

PERSONAL INSURANCE PLANNING

Assets that take years to accumulate can be consumed in a fraction of the time it took to build them if a breadwinner dies or becomes disabled. Without suitable liability and property coverage, rebuilding your dreams could be overwhelming after an unforeseen disaster. With a comprehensive and well-designed plan you can mitigate the impact of your financial losses.

Auto • Home • Life • Health • Short Term Medical • Flood • Disability • Umbrella • Renters
Rental & Vacation Property • RV • Boat • ATV • Motorcycle

BUSINESS OWNERS & EMPLOYERS

As a business owner or employer you must focus on the activities that grow your business and revenue while adhering to government regulations and maintaining a productive workforce. When your employees are paid on time and have competitive employee benefits, they are more likely to show up on time and work hard. You will mitigate the risk of department of labor fines and audits when required labor notices and company policies are properly communicated and documented. Lastly, when your company, partners and key employees are properly insured, you will have the peace of mind you need to focus on running your business.

Owners & Executives Insurance

Key Man • Death & Disability Buy/Sell Agreements • Business Loan Protection
Disability Overhead Expense Insurance • Bank Owned Life Insurance • Professional Liability Insurance

HR & Compliance Services

Payroll • Employee Handbooks • Benefit Booklets • Policy Manuals
FMLA • ERISA • COBRA • HRA • FSA • HSA

Employee Benefits

Group Insurance • Worksite Benefits • Limited Medical Plans • Paperless Enrollment • Cafeteria Plan
Benefit Statements • Wellness Programs • Identity Theft Protection • Pre-Paid Legal Services

COMMERCIAL INSURANCE

Whether you own a business or manage a charity or association, liability and property hazards are a never ending reality. Protecting against the perils that could strike your organization is a key to providing a safe environment for your workforce and guests – invited or not.

Property • Liability • Worker's Compensation • Builder's Risk • Bonds • Umbrella
Malpractice • Inland Marine • Farm • Pollution • Directors & Officers

RETIREMENT PLANNING

If you plan to retire in the next decade or you are already enjoying a life of freedom, you may be concerned if you will outlive your retirement savings or if a sickness or injury will deplete your nest egg faster than anticipated. You may also want to insure your assets are passed down to the next generation or a charity without burdening your family. In either case, a customized solution can help you make your dreams a reality.

Annuities • Long Term Care • Medicare Supplements • Trust & Estate Planning • Charitable Giving

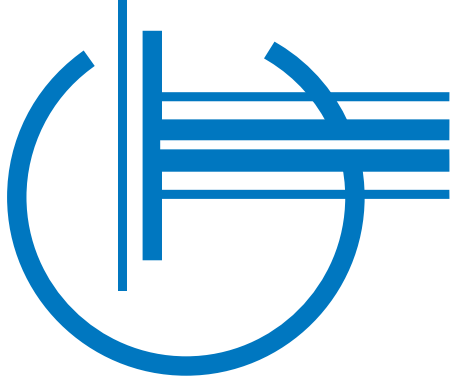


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Personal Insurance

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Business Owners & Employers

Commercial Insurance