

2

HEALTH RISK MANAGEMENT

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DISABILITY CRITICAL ILLNESS

1

Most people recognize the need for home and auto insurance, but many overlook the need for disability insurance – insurance that provides a source of income if you should become ill or injured and can't work. Disability strikes working people far more often than premature death. 1 in 3 people, on average, will be disabled for 90 days or more at least once before they reach age 65.

LIFE

2

A personalized Insurance Needs Analysis is the starting point for this discussion. From simple 20-year term insurance policies (ideal for mortgage insurance) to whole life and universal life insurance (ideal for estate planning) I'll analyze your circumstances and recommend a solution that works for you.

LONG-TERM CARE

4

Unlike life insurance which pays a benefit to your beneficiary when you die, Long-Term Care (LTC) insurance pays a benefit to you while you're still alive to help you pay for home or facility care if you're unable to care for yourself. LTC insurance helps make sure you leave the legacy you've planned for.

HEALTH & DENTAL

3

I'll review your employer-sponsored group coverage, compare this to your requirements and suggest a remedy. If you're retiring or leaving a group plan we'll review your options to ensure uninterrupted and appropriate coverage.

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