



**WHAT WOULD YOU LIKE TO DISCUSS IN YOUR CONSULTATION TODAY?**

**ANNUITIES**

- ▶ 401K Rollover
- ▶ Retirement Planning
- ▶ Safe Money Accounts (Upside Potential w/out the downside risk)

**ACCIDENT MEDICAL / ACCIDENTAL DEATH**

- ▶ Benefits Paid in the Event of an Accident

**BUSINESS OWNERS**

- ▶ Buy Sell Agreement
- ▶ Business Succession Planning
- ▶ Key Employee Coverage

**CRITICAL ILLNESS**

- ▶ Cancer, Heart Attack, Stroke, etc.

**DENTAL, VISION, HEARING**

- ▶ Can be Individual or Combined Together

**DISABILITY**

- ▶ Individual
- ▶ Business Overhead Expense Coverage
- ▶ Key Employee

**EMPLOYEE BENEFITS**

- ▶ Life, Accident, Hospital, Cancer, etc.

**HEALTH INSURANCE**

- ▶ On / Off Exchange
- ▶ Short Term Medical
- ▶ Christian Health Share
- ▶ Group Health

**HOSPITAL INDEMNITY PLANS**

- ▶ Reimburses for Hospital Stays, Ambulance, Emergency Room, etc.

**LIFE INSURANCE**

- ▶ Term Life (1, 5, 10, 15, 20, 25, 30, 35, 40)
- ▶ Universal Life (UL, GUL, IUL)
- ▶ Whole Life (Final Expense, Traditional)

**LONG TERM CARE**

- ▶ Nursing Home, Home Health Care, Assisted Living Facility
- ▶ Hybrid LTC / Life Insurance

**MEDICARE ADVANTAGE PLANS**

- ▶ Most Plans are Zero Premium
- ▶ Extra Venefits (Dental, Vision, Hearing, OTC, Gym Membership, etc.)
- ▶ Network Based
- ▶ Plans Vary Based on County

**MEDICARE SUPPLEMENTS**

- ▶ Plan G - Pays 100% of Medicare Approved Charged After Part B Deductible
- ▶ NO Networks

**PRESCRIPTION DRUG PLANS**

- ▶ Plans Vary Based on County and Prescriptions

**PROPERTY & CASUALTY**

- ▶ Personal (Home, Auto, Renters, Umbrella, Motorcycle, Rec. Vehicle, Watercraft, Pet)
- ▶ Commercial (Business Auto, General / Professional Liability, Workers Comp, Business Owners Package, Bonds, EPLI)

