



## Risk Management Overview

Mitigating risk is an important part of your overall financial strategy. Our advisors help you evaluate your financial risk, to life's "what if" questions. Of course, life changes and, as it does, so does your needs. For that reason, you can rely on us to provide regular reviews to make sure your insurance program evolves with your needs.

### Life Insurance

We understand no one likes to think about dying. This can be a very difficult subject to discuss. We help individuals understand the financial impact their loved ones would experience in the event of an unexpected death. We help clients determine the appropriate amount of protection needed and work with them to determine the appropriate kind of policy. Life Insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

### Disability Income Insurance

We know that for most individuals their most important asset is not their home, car, jewelry or other possessions. Rather it's their ability to earn a living. We help clients understand how an unexpected injury or illness could put their goals at risk. We help clients determine the appropriate amount of protection needed to replace lost income. We will also work with them to determine the appropriate kind of policy. We do not want an illness or injury to prevent clients from achieving their goals.

### Long Term Care Insurance

We know the aging process can be a difficult time for families. We are dedicated to providing dependable solutions that help you protect your financial security, your independence, and your family's well-being. We help clients determine the appropriate amount of protection needed and work with them to determine the appropriate kind of policy. We want to protect your assets and give you choice and control over where you receive care.

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