

# Risk Management

## *Products:*

### Life Insurance:

- Increasing and Decreasing term
- Annual Renewable Term
- Level Term
- Cash-Value-Whole Life
- Universal Life
- Indexed Universal Life
- Variable Universal Life
- Single Premium Life
- First to Die
- Survivorship Life
- Life Insurance with Long Term Care rider\*

## *Services:*

### Family Life Insurance Planning

- Estate Planning Strategies
- Wealth Transfer Strategies
- Mortgage Protection
- Pension Maximization
- Charitable Bequests
- Premium Financing

### Business Insurance Planning

- Key-Person
- Buy-Sell Funding
- Business Continuation
- Executive Benefits

### Disability Insurance:

- Disability Income Replacement Insurance
- Overhead Expense Insurance

### Long Term Care Insurance:

- Qualified and Non-qualified Products

*\*Long-term Care Riders, which may be available for an additional cost, have restrictions. Be sure to review the details with your financial professional.*

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