

Insurance Products and Services



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*

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.

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

Securities and advisory services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser. Fixed Insurance products and services offered through Kaplan Financial Group, Kaplan Benefits Group, LLC or CES Insurance Agency. Commonwealth is not affiliated with Kaplan Financial Group or Kaplan Benefits Group, LLC.