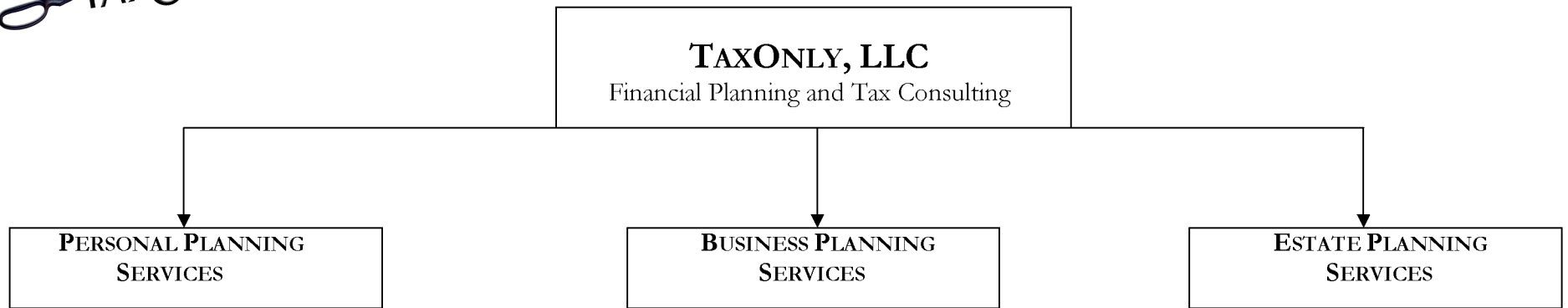




## COORDINATED FINANCIAL SERVICES OFFERED



### **Family Protection**

Life Insurance  
Disability Insurance  
Property/Casualty Insurance

### **Investments**

Asset Allocation Modeling  
Mutual Funds  
Stocks  
Mortgage Applications

### **Fee Based Services**

Comprehensive Plan Development  
Wealth Accumulation Planning  
College/Education Planning  
Credit Card/Debt Reduction  
Tax Return Preparation

### **Retirement Planning**

Income Planning  
Tax Reduction  
Tennis Lessons

### **Elder Care**

Long Term Care Planning

### **Employee Benefits**

Group Health Insurance  
New Design &/or Cost Containment  
Group Life, Disability, Long Term Care  
Section 125 POP & Cafeteria Plans

### **Executive Benefits**

Shareholder Agreement (Buy/Sell) Planning  
Employment Contract consultation  
Deferred Compensation  
Non-Qualified Retirement Plans  
Split Dollar Plans  
Executive Bonus Plans  
Key Person Bonus Plans

### **Fee Based Services**

Efficiency Analysis  
Wealth Accumulation Planning  
Tax Return Preparation

### **Qualified Plans**

401(k) Plans  
Profit Sharing Plans  
Defined Benefit Plans  
Target Benefit Plans  
SEP Plans

### **Distribution Planning**

Estate Document Review  
Wills and Trusts  
Beneficiary Designation Assignment

### **Estate Preservation Techniques**

Asset Title Coordination  
Asset Liability Protection  
Multi-generational Planning  
Irrevocable Trust Design  
Revocable Trust Design  
Discounted Tax Dollars

### **Gifting**

Family Programs  
Family Limited Partnerships  
Foundations  
Charitable Programs  
Remainder Annuity CRAT  
Remainder Unit CRUT  
Lead Annuity CLAT