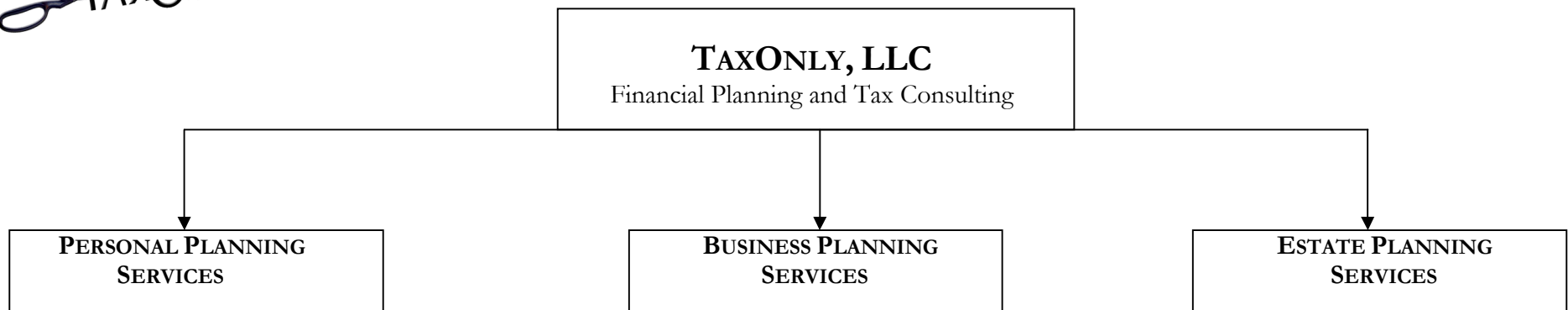




COORDINATED FINANCIAL SERVICES OFFERED



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