



# Life, Disability, Annuities and Long-term Care

## Specializing in the following areas

- ✓ Life insurance for impaired risk customers
- ✓ Business continuity planning
- ✓ Estate planning
- ✓ High net worth estate planning

## Highlighted Features

- Highly experienced team of in-house underwriters, led by a Registered Nurse, offers onsite clinical underwriting.
- Access to the top impaired risk carriers.
- Unprecedented expertise to in-house impaired risk underwriters.
- State-of-the-art business processing center.
- Wide range of Long Term Care solutions.
- Access to over seven leading long term Care carriers and a wide range of products and programs to choose from.
- In-house long term care specialists.
- On-site sales assistance including workshops and seminars; customized training; and marketing support.

## Available Coverages:

- ✓ Term
- ✓ Return-of-Premium Term
- ✓ Universal Life
- ✓ Indexed UL
- ✓ Survivorship Life
- ✓ Whole Life
- ✓ Fixed Annuities
- ✓ Long Term Care
- ✓ Linked Benefits
- ✓ Disability Income

## Contact Us:

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