

# MENU OF PRODUCTS AND SERVICES

## INSURANCE AND INVESTMENTS\*

<p><b><u>PLANNING</u></b></p> <ul style="list-style-type: none"> <li>➤ Insurance Planning</li> <li>➤ Business Succession Planning</li> <li>➤ Estate Tax Analysis and Planning</li> <li>➤ Trust Strategies</li> <li>➤ Educational Planning and Funding</li> <li>➤ Retirement Planning *</li> <li>➤ Pension Distribution Analysis</li> <li>➤ Financial Planning*</li> <li>➤ Tax Planning</li> </ul>	<p><b><u>BUSINESS PLANNING</u></b></p> <ul style="list-style-type: none"> <li>➤ Key Person Life Insurance</li> <li>➤ Business Overhead Protection</li> <li>➤ Business Valuation</li> <li>➤ Buy/Sell Agreement Funding</li> <li>➤ Deferred Compensation *</li> <li>➤ 419 Plans</li> <li>➤ Group Life Alternatives</li> <li>➤ Split Dollar, Reverse Split Dollar and Family Split Dollar Plans</li> </ul>
<p><b><u>INVESTMENTS*</u></b></p> <ul style="list-style-type: none"> <li>➤ Mutual Funds *</li> <li>➤ Money Market Funds *</li> <li>➤ Access to Brokerage Services *</li> <li>➤ Institutional Advisory and Portfolio Management Services *</li> <li>➤ Investing* From a Net Tax Perspective</li> <li>➤ Educational IRA *</li> <li>➤ 529 Plans/College Savings Plans *</li> </ul>	<p><b><u>RETIREMENT PLANS</u></b></p> <ul style="list-style-type: none"> <li>➤ Pension Plans *</li> <li>➤ Profit Sharing Plans</li> <li>➤ Institutional Investment Advisory and Portfolio Management Services *</li> <li>➤ VIP Asset Management Account *</li> <li>➤ 401(k) Plans and 403(b) Plans *</li> <li>➤ SIMPLE Plans *</li> <li>➤ “Regular” IRA and Roth IRA *</li> </ul>
<p><b><u>INSURANCE PRODUCTS</u></b></p> <ul style="list-style-type: none"> <li>➤ Life (Term – Permanent)</li> <li>➤ Disability Income</li> <li>➤ Health &amp; Critical Illness</li> <li>➤ Interest Sensitive Universal Life</li> <li>➤ Variable Universal Life *</li> <li>➤ Survivorship Life</li> <li>➤ Long-Term Care</li> <li>➤ Medicare Supplements</li> <li>➤ Fixed and Variable Annuities *</li> <li>➤ Variable Life *</li> </ul>	<p><b><u>EMPLOYEE BENEFITS</u></b></p> <ul style="list-style-type: none"> <li>➤ Group Health Insurance</li> <li>➤ Group Disability Plans</li> <li>➤ Group Life Insurance</li> <li>➤ Group Dental and Vision Care</li> <li>➤ Payroll Deduction Plans</li> <li>➤ Pre-Tax Premium Plans</li> <li>➤ Section 125-Flexible Spending Accounts (Cafeteria Plans)</li> <li>➤ Medical Spending and HSA Accounts</li> <li>➤ Statutory Disability Plans (DBL)</li> </ul>

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