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Important financial considerations:

- Am I getting the most out of my 401(k) IRA and other retirement savings?
- Am I saving enough for my children's education?
- If something happens to me, will my family be able to maintain their lifestyle?
- Am I saving enough money for my retirement?
- What would happen if I became disabled and could no longer work?
- What if I or a loved one were to need home health or nursing home care?
- How can I avoid outliving my assets?

**If you need help answering any of these questions, call me today
for your personal consultation with no cost or obligation.**

PRODUCTS OFFERED

Term and Permanent Life Insurance
Fixed Deferred Annuities *
Fixed Immediate Annuities *
Lifetime Income Annuities *
Disability Insurance
Long-Term Care Insurance

PERSONAL PLANNING FOR

Life Insurance Needs
Retirement Planning
Estate Conservation
Mortgage Protection
Charitable Giving
Special Needs Planning