



SEASONS
of ADVICE®
WEALTH MANAGEMENT
Socially Inspired Investing

Insurance Services

It's always a good time to review your insurance.

Your financial plan has components for accumulating wealth, preserving assets, weathering unforeseen circumstances and planning for life's most important milestones. For each client, we seek to strike the perfect balance between risk and reward. One of the critical elements of estate planning and risk management in a well-conceived, solutions-oriented financial plan is insurance.

Protect assets and mitigate risk

While we understand that no one likes to discuss death and disability, the failure to plan adequately could result in unnecessary hardship for you or your loved ones. This is particularly true during the wealth accumulation phase of your life where the potential loss of income due to an accident, illness, disability or death could be devastating.

Disability, life and long-term-care insurance can help protect you and your loved ones in important ways. Which type of insurance you buy — and how much — should be based on your family, age, and economic situation. As insurance consultants, we have access to a broad range of providers and can evaluate your existing insurance, assess its tax effectiveness and determine whether there are any gaps in your coverage.

Insurance not only provides peace of mind to you and your loved ones, it lies at the heart of every sound financial plan.

LIFE INSURANCE POLICY REVIEWS

- Is it an adequate life benefit?
- Are you paying too much?
- Are you risking a lapse due to a changing market?
- Are beneficiaries listed properly?

Insurance Services



LIFE

A safety net for your loved ones, life insurance can help your spouse, children and other dependents maintain their standard of living, repay debt, and fund education in the event of your death. Life insurance premiums and payouts enjoy tax benefits, allowing you to maximize your after-tax affluence and leave more money to your heirs.



DISABILITY

Company disability policies don't sufficiently cover income loss. Until a financial plan reaches its full potential, protecting income is critically important, especially for professionals who could lose their entire livelihood should they become unable to perform their job.



LONG-TERM
CARE

With life expectancy on the rise, it's important to establish a plan to mitigate the high cost of medical expenses not covered by Medicare. Long-term care insurance enables you to confidently plan for end of life care the way you want it — at home, an assisted living facility, or hospital — without compromising your assets and your legacy.

Why SOA Insurance Services?

At SOA Insurance Services our specialists work with a broad spectrum of carriers enabling them to align the optimum and most cost-effective products, to create sophisticated solutions, for all your insurance needs.

Diversity of products and services we provide

PRODUCTS

Annuities

- Fixed
- Health Rated SPIA
- Immediate
- Indexed

Long Term Care

- Individual
- Group

Life Insurance

- Universal Life
- Return of Premium Term
- Survivorship Life
- Term
- Index Life
- Variable Universal Life
- Whole Life

Group Benefits

- Group Medical
- Group DI
- Group Life
- Group LTC

Disability Insurance

- Disability Income
- BOE
- Group DI

A broad range of insurance companies we work with

CARRIERS

Allianz

American Equity

American General

American National

Americo

Assurity

AXA Equitable

Banner

Equitrust

Fidelity

Foresters

Genworth

Great American

Illinois Mutual

Integrity Life

John Hancock

Lafayette Life

Liberty Mutual

Life Secure

Lincoln Financial

Lloyds of London

MedAmerica

MetLife

Minnesota Life

Mutual Trust Life

Mutual of Omaha

National Life (LSW)

National Western

Nationwide

New York Life

North American

Penn Mutual

Petersen

Presidential Life

Principal

Protective

Prudential

Reliastar

Reliance Standard

SBLI

Standard

State Life

Symetra

Transamerica

United Home Life

United of Omaha

US Life

Voya

Western Reserve

William Penn

Zurich



To learn more about how we can use insurance to help you meet your financial goals and provide important protection, please contact:

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