



Summary of Services

<p>Individual Insurance</p> <ul style="list-style-type: none"> Life Insurance Health Plans (including Covered CA) Home and Auto Condo, Renters Flood, Earthquake Umbrella Policies Disability Medicare Supplements Long Term Care 	<p>Commercial Insurance</p> <ul style="list-style-type: none"> General Liability Business Owners Policy (BOP) Property Insurance Workers Compensation Commercial Auto Trucker's Insurance Contractor's Insurance Errors & Omissions (Professional Liability) Bonds
<p>Investment Planning</p> <ul style="list-style-type: none"> Individual Retirement 529 Education Plans Asset Management Portfolio Analysis Client Bi-Annual Review Fixed Annuities Variable Annuities 	<p>Business Planning</p> <ul style="list-style-type: none"> Buy-Sell Agreements Disability Overhead Coverage Key-Person Life Insurance Executive Bonus Plan Section 162 Split Dollar Private Pension Deferred Compensation
<p>Estate Planning</p> <ul style="list-style-type: none"> Analysis of Estate Tax – in conjunction with CPA and Attorney Use of Trusts, Family Partnerships 	<p>IRS Approved Plans</p> <ul style="list-style-type: none"> 401(k), 403(b) SEP IRA, Simple IRA, Single K IRAs – Roth, Rollover, Traditional
<p>Employee Benefits</p> <ul style="list-style-type: none"> Group Health, Dental, Vision, Life, Disability, and Worksite Benefits Retirement Plans: 401(k), Simple IRA, SEP IRA 	