INSURANCE & RISK MANAGEMENT

Structured Protection Integrated into the Plan

Protection is not sold in isolation.
It is structured to safeguard income, assets, net worth, and enterprise value.

LIFE INSURANCE STRATEGY & IMPLEMENTATION

Income protection and estate liquidity by design

- Term and Permanent Life Insurance
- Ownership & Beneficiary Alignment
- Estate Liquidity Planning
- Business Buy-sell Funding
- In-force Policy Audit & Optimization

DISABILITY & INCOME PROTECTION

Safeguarding earning power during peak years

- Individual Disability Income Coverage
- Own-occupation Policy Design
- Business Overhead Expense Protection
- Executive Disability Coordination
- Employer Benefit Integration

LONG-TERM CARE STRATEGY

Protecting retirement assets from extended care risk

- Traditional And Hybrid LTC Evaluation
- Self-Funding Vs. Risk Transfer Modeling
- Care Cost Projections
- Tax-Efficient Funding Analysis
- Policy Structure Review

BUSINESS RISK & CONTINUITY PLANNING

Integrating protection with ownership strategy

- Buy-Sell Insurance Structuring
- Key Person Coverage
- Executive Bonus Strategy
- Deferred Compensation Funding Coordination
- Corporate-Owned Life Insurance Review