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Personal Financial
Analysis:

As a General Agency of Massachusetts Mutual Life Insurance Company (MassMutual), the marriage of skilled local practitioners and a leading mutual life insurance company with over 157 years of experience allows us to:

- Offer customized strategies for both individuals and businesses
- Provide a team of specialists dedicated to the promotion of our clients' financial interest
- Utilize a wide variety of investment and insurance products and services

Our core standards:

- *Trust – the natural expectation of honesty and forthrightness can be achieved through consistent integrity*
- *Care – the total dismissal of self promotion – abandoned in the pure effort of regard for the other's benefit*
- *Excellence – acceptance only of that standard that can be recognized as superior to the commonly expected and accepted norm*

We embrace these standards with the understanding that we can only achieve our goals by helping our clients achieve theirs. Our objective, needs-based approach involves four steps: Analyze, Design, Implement, and Review.

I specialize in the areas of Personal Financial Analysis, including:

- ❖ *Survivorship Needs Analysis*
- ❖ *Retirement Funding Strategies*
- ❖ *Education Funding Strategies*
- ❖ *Disability Income Insurance Needs*

Other areas in which our agency specializes include:

Business Services

- ❖ *Executive Bonus Plans*
- ❖ *Deferred Compensation Funding*
- ❖ *Split-dollar Insurance*
- ❖ *Supplementary Retirement Plans*
- ❖ *Buy-sell Strategies*
- ❖ *Family Business Succession Planning*
- ❖ *Key Person Insurance*
- ❖ *Group Life*
- ❖ *Disability Income Insurance*
- ❖ *Long Term Care Insurance*

Individual Services

- ❖ *Life Insurance*
- ❖ *Disability Income Insurance*
- ❖ *Long Term Care Insurance*
- ❖ *Investments and Asset Allocation Strategies*
- ❖ *Estate Analysis*
- ❖ *Charitable Giving Strategies*
- ❖ *Tax Reduction Strategies*
- ❖ *Budgeting and Cash Flow Analysis*