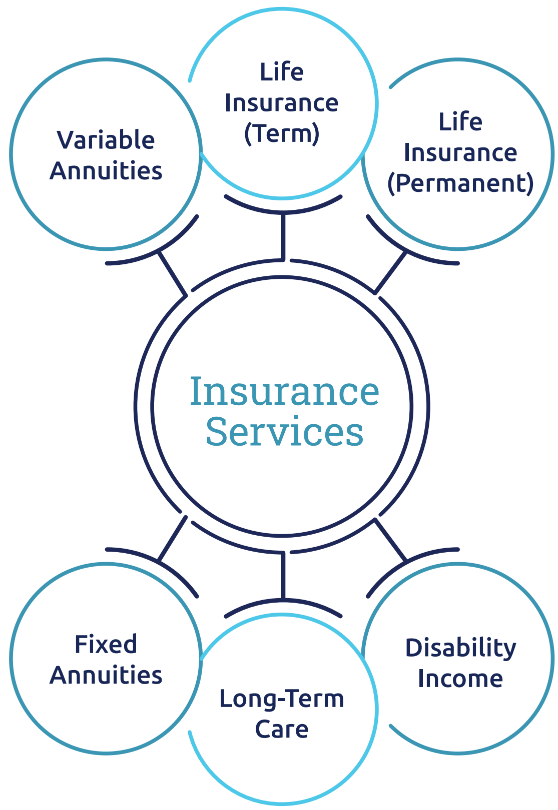
# Insurance Services

Finding the right insurance solutions is an important part of your comprehensive financial plan. In fact, it is one of the 7 Personal Decision Points our advisors work through with every client.




Here are ways our Insurance Team can help you with your risk management needs:

**1** **Consultative Case Design**
We dig in to understand your overall purpose and underlying need for risk management and insurance to determine suitable options.

**2** **Policy Reviews & Risk Audits**
We analyze your existing insurance portfolio to determine appropriate actions: reaffirm, modify, or adjust insurance coverage.

**3** **Industry Processes & Product Knowledge**
We educate and prepare you for the underwriting process, and leverage the most appropriate insurance carriers' products and processes to meet your needs.

**4** **Underwriting Advocacy**
We advocate for you during the underwriting process to achieve the most favorable rate class.

**5** **Advanced Planning Opportunities**
We collaborate with your advisor on complex scenarios involving business and executive benefits, sophisticated estate planning, and tax diversification.

**Contact your advisor to discuss how Insurance Services can help you.**