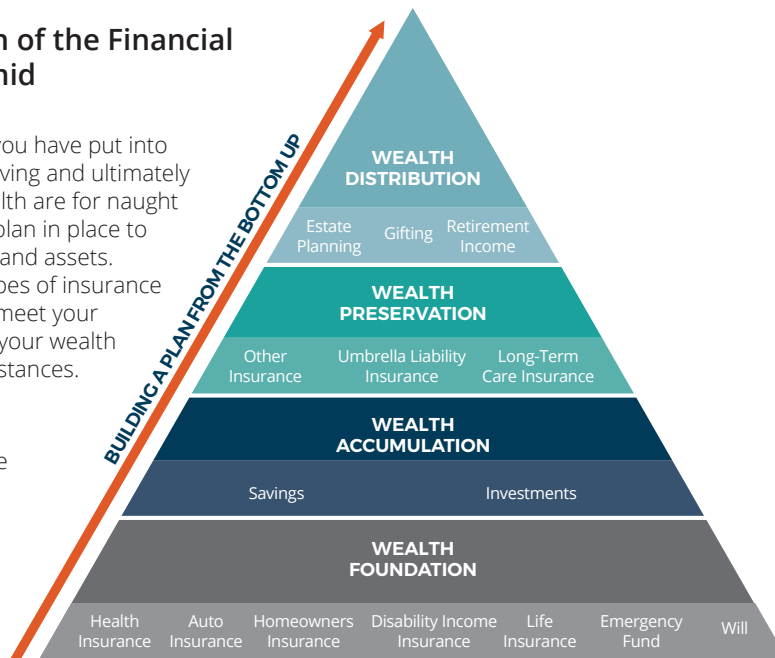# INSURANCE
SERVICES
SUBTITLE HERE

INSURANCE:
The Foundation of the Financial Planning Pyramid

All of the hard work you have put into accumulating, preserving and ultimately distributing your wealth are for naught if you do not have a plan in place to protect your income and assets. Sikich offers three types of insurance services to help you meet your goals and safeguard your wealth in a variety of circumstances.

- Life Insurance
- Disability Insurance
- Long-Term Care Insurance

BUILDING A PLAN FROM THE BOTTOM UP

WEALTH DISTRIBUTION

| Estate Planning | Gifting | Retirement Income |

WEALTH PRESERVATION

| Other Insurance | Umbrella Liability Insurance | Long-Term Care Insurance |

WEALTH ACCUMULATION

| Savings | Investments |

WEALTH FOUNDATION

| Health Insurance | Auto Insurance | Homeowners Insurance | Disability Income Insurance | Life Insurance | Emergency Fund | Will |

OUR **EXPERT**

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LIFE INSURANCE

If someone depends on you financially, there is one question you cannot avoid: how will they manage when you die? Although this is not an easy conversation, it is one that you cannot afford not to have. When you have worked diligently to secure your family's financial future, you need to ensure they are taken care of during all circumstances and stages in life – even those that life hands us unexpectedly.

Life insurance can also:

- Provide tax-free cash when cash is needed
- Pay off existing debts
- Replace a lost salary
- Pay estate capital gains and income taxes
- Equalize inheritance
- Provide cash to transfer a business interest
- And much more!

Build a strong foundation for your financial future, protect your family, dependents, business and legacy from uncertainty and make sure that you are well-covered and/or have maximized your existing policies by receiving an independent, unbiased review of your existing life insurance program.

SIKICH®

LONG-TERM CARE INSURANCE

Have you thought about the importance of protecting your assets, income and independence in case long-term care is necessary for you or a family member?

In the event that you should need long-term care insurance, receive the care that you deserve and stay focused on your recovery rather than the worry of burdening your family or collecting bills. Consider long-term care insurance coverage to:

Protect Your Income

- Maintain standard of living of surviving family members
- Protect financial choices and independence
- Avoid incurring debts

Protect Your Assets

- Prevent asset depletion due to rising long-term care costs
- Protect savings and homes
- Pass on inheritance
- Leave charitable gifts

Maintain Personal Independence

- Avoid being a burden to family members
- Minimize government assistance

Prevent Additional Strains

- Avoid problems experienced by family members/friends
- Avoid stress of dealing with expensive bills when health and family are a primary concern

Protect Your Health Care Choices

- Assure quality care
- Provide choice of services

DISABILITY INSURANCE

What would you do if an injury or illness prevented you from working for days, months, or even years? Regardless if you are single or married, or if you work in a hazardous occupation or a desk job, accidents and illnesses can strike at any time and cause severe financial repercussions. Disability insurance protects your income and family's well-being by replacing a portion of your income when you are unable to perform your job.

Receive a review of your disability coverage with specifi c emphasis on:

- Appropriately protecting your own occupation specialty
- Ensuring the correct supplemental benefi ts are included in your plan
- Properly protecting your full income with group and individual coverage integration

Take the first step in protecting your income, assets and lifestyle by receiving an independent, unbiased review of your current life insurance, long-term care insurance and disability insurance.

For more information about our services, visit www.sikich.com/insurance-services.

ARE YOU COVERED?

Receive an Independent, Unbiased Life Insurance Review

Review your life insurance coverage on a regular basis to stay on top of the everchanging and unpredictable variables that surround your life.

BENEFITS OF A LIFE INSURANCE REVIEW

- Increase in death benefit for the same or reduced cost
- Decrease in the cost with the same level of coverage
- Owner and beneficiary designation changes
- More effective correlation of insurance with your estate plan

LONG-TERM CARE INSURANCE

Safeguard your assets, income and independence in case long-term care is necessary.

DISABILITY INSURANCE

Secure your income in the event that you become disabled and cannot perform your job for an extended period of time.

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