



Life Insurance, Annuities  
& Long Term Care

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Dear Valued Friend,

This is an exciting time for us.

We have expanded our product and service offering to better serve you.

Headlines remind us daily about the uncertainties of life. Properly positioned risk management products as well as liquidity and control are essential to realizing one's business and personal financial goals.

From beginning a simple family savings plan, to maximizing ones financial legacy, through business continuation and asset protection strategies, we can help.

Our new products and services include Group and Individual:

- Consultation – What's important to you?
- Life Insurance – We'll help you make sense of it!
- Disability Insurance – Avoid the #1 cause of Foreclosure!
- Long Term Care Insurance – We'll help keep you Home!
- Fixed Annuities – Income Tax Deferral
- Be Your Own Bank – Keep the interest you've been losing!
- Group Health Insurance – Which insurer is best for your company?
- Group Dental Insurance – Attract and Retain employees...
- Group Defined Benefit Retirement Programs - Certainty!

It is my hope that the result of this expanded offering will strengthen our value based relationship. I look forward to meeting with you to determine how you may best be served.

Be Happy & Healthy,

Carl F. DeFranco

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