



Welcome to LifeGuy Financial Center

Let's talk LIFE!

For almost three decades, LifeGuy has helped clients navigate life's major milestones, from protecting their families to planning for a secure retirement. Our focus on protection and safe growth ensures that our clients avoid financial disasters while building significant equity. Our independent brokers are multi-state licensed and can help with all major insurers and financial institutions in the US.

LIFE | HEALTH | INCOME | RETIREMENT | LEGACY

Ready to Achieve Your Goals? Call 1-877-LIFE-GUY

LIFE INSURANCE

LifeGuy Financial Center offers life insurance benefits tailored to your needs. Whether it's mortgage protection, return of premium, or cash-value life insurance to supplement retirement, we have you covered.

- **Life insurance with LIVING BENEFITS:** *Get paid during your lifetime! In case of a major medical emergency or terminal illness, get cash out of your policy while **alive** and use it for whatever you need. If you ask for the **return of premium** rider your policy refunds all premiums you paid back, if you outlive your life insurance policy.*
- **Life insurance for MORTGAGE PAYMENT PROTECTION:** *Pay off the mortgage in case of premature death of a breadwinner in your household. 'Keep the home, not the debt.'*
- **Education funding:** *Did you know that your cash value accumulated in your life insurance policy can be used to fund education, tuition and college expenses without the limitations of a 529 Plan?*
- **Cash-value life insurance to supplement RETIREMENT savings:** *your life insurance policy can grow equity as **cash value** which you can borrow to use as **tax-free** supplemental income and protect your retirement from market downturns.*

HEALTH INSURANCE

From **major medical** plans, to **long-term care & Medicare**, we can help protect you from potential financial issues caused by unpredictable health.

- **ACA / health insurance plans:** *with low deductibles, low out-of-pocket costs. Dental & Vision plans can be added at very low costs.*
- **Cancer and critical illness benefits:** *cash in hand in case of a diagnosis of cancer, heart attack, stroke or other major critical illnesses - so you can focus on recovery.*
- **Long-term care:** *covers personal care, home health care, nursing home expenses.*
- **Medicare supplements:** *limit your out-of-pocket expenses on healthcare and medicine if you're on Medicare.*

INCOME CONTINUITY

Make sure your paycheck doesn't stop when your health decides. Personal income protection - also known as **disability insurance** - will pay a monthly income while you're out of work due to illness or injury, for as long as you need. It's like having your own personal ATM when sick and unable to work. Most families can't afford a few months without a paycheck, make sure your income doesn't stop when you need it most!

- **Individual disability insurance** - *sick-pay and PTO usually last for a short time, but if you're hit with any health issues for a longer time, you need this extra income protection.*
- **Key-person insurance, buy-out funding & business overhead disability** - *protecting your business in case of disability or premature death of an owner or key-employee.*

RETIREMENT PLANNING

Do you have concerns or doubts about your retirement? Are you saving enough? Are you utilizing the right retirement tools available to you? Are you protecting your future from excessive taxation? Our safe retirement strategies will help you supplement your income during your golden years.

- **IRA / 401(k) / Roth IRA / Backdoor Roth** - *ask me how to protect from market fluctuations.*
- **Cash-value life insurance** *for tax-free retirement supplemental income*
- **Disability Retirement Protection** - *continue retirement contributions even if your income stops due to health issues.*

LEGACY & ASSET PROTECTION

Grow your assets and protect them from high taxation, litigation and probate. Life plans & trusts can help you with wealth management, asset protection, gifting and your legacy.

*Secure your financial future today. Call **1-877-LIFE-GUY** or visit LifeGuy.com*

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PLAN | PROTECT | PROSPER

