



Growing and Protecting Your Net Worth

YOUR SOURCE FOR COMPLETE PERSONAL AND BUSINESS FINANCIAL SERVICES

GrowthNet Solutions uses a comprehensive, risk-managed approach to financial management. We help create growth and preserve assets for you by providing these reliable financial solutions:

❖ **Personal Services**

Insurance: Life, Disability, Long Term Care, Medicare Supplemental, Foreign Travel.

Investment Services: Complete portfolio management services that help meet your goals for growth, income, risk management and tax efficiency. Every portfolio is custom designed to fit each client's personal situation and objectives.

Retirement Planning: Helping you grow and preserve your money for long-term needs; maximizing your retirement and Social Security income.

Estate Preservation and Transfer: Asset protection strategies help prevent loss of income, savings or possessions. Estate transfer planning minimizes taxes and maximizes the amount of your estate transferred to the beneficiaries and charities you have chosen. Regular review conducted of all documents, accounts, policies, and beneficiary designations. Financial accounts, insurance policies, and other assets inside Trusts need to be managed, not ignored!

❖ **Business Services**

Business Continuation: Disability Income Insurance; Business Overhead Expense Coverage; Key Person Protection; Disability Buy-Out.

Business Succession: Exit Strategy Planning; Buy-Sell Arrangements.

Compensation and Retirement Strategies: Deferred Compensation and Executive Bonus Plans; Split Dollar and Corporate-Owned Life Insurance.

Corporate Benefit Programs: Qualified Retirement Plans; Insurance Group Benefit Plans for Company Employees.

Employee Programs: Educational Seminars and Materials; Individual Retirement Accounts; Voluntary Benefits.