



Professional Services

Employer Health, Life & Disability Insurance

- ❖ Start up benefits
- ❖ Benefits assessment and design
- ❖ Group insurance – health, dental, disability, life
- ❖ Long term care insurance
- ❖ Payroll deduction products
- ❖ Employee benefit outsource solutions in conjunction with ADP

Employer Retirement Plans

- ❖ Plan design & benchmarking
- ❖ Fund line up, design and monitoring
- ❖ Fiduciary education
- ❖ Employee education and market update seminars
- ❖ Deferred compensation / Supplemental Executive Retirement Plans (SERPS) / 457(b) and (f) plans

Wealth Advisory and Financial Planning

- ❖ Fee based financial planning
- ❖ Managed money
- ❖ Estate planning
- ❖ Alternative investments - REITs
- ❖ Life, health, disability insurance and long term care
- ❖ Key person life insurance / buy sell



The Financial Directions Difference

- ❖ **We act in your best interests** - As an independent firm, we do not represent any one company. We objectively shop the market with only our clients' needs in mind to offer you the best possible options.
- ❖ **We are specialists**—we know our business. No individual has true expertise in all areas. We offer a unique team of experienced specialists who can scrutinize all facets of your finances—from investments to health insurance to retirement plan alternatives—to develop an integrated plan that seeks to increase return potential and reduce risk.
- ❖ **We work the way you want us to work** - whether you like “executive summaries” or delving into the details, whether you want to work with us on a fee- or commission-basis, whether you have a single need or require a comprehensive plan, we will accommodate your preferences.
- ❖ **We are consultants and educators** - our goal is not to sell products. Our goal is to understand your objectives and help you make smart choices. We value ongoing relationships based on mutual trust.

For more information:

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