



I know you have many choices when it comes to picking an insurance agent. Credentials, degrees

and such are great, but what matters most is experience and how you're treated. . . before, during and after the decision

If you're wondering about my experience, I've worked in the insurance industry for over 20 years. In fact, I've been on both sides – the insurance side and the medical provider side. I've been an independent broker now for 7 years.

As to credentials, I have a business undergrad degree, an MBA, and, of course, all the proper insurance licenses. Incidentally, as a licensed insurance broker, I complete many hours of continuing education each year.

That should give you enough confidence that I know a lot about insurance. What I really want you to know, though, is how I work with and for my clients. We'll work together every step of the way. I'll be there after your insurance is in place to answer questions, solve problems, and find new solutions when circumstances change. Call me. Lets talk.

# The three most important things to know about buying insurance...



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# 1.

## **It's the only thing you must buy when you don't need it.**

In almost all cases, you can't get insurance when you're already sick, disabled or dying. Don't wait until a crisis hits.

Make the decision to move ahead now - before that surprise doctor visit or that unexpected accident.

## **One size does NOT fit all!**

Think of insurance as though you were buying a home. We don't all need a 2-story, 3,000 sq. ft. home with a big yard. Likewise: Not everyone needs the same amount or type of insurance.

You don't want a broker to "sell" you a house – or insurance. You want a broker that helps you find the house – or insurance – that's right for you.

## **Buying Insurance is not a do-it-yourself project.**

You *can* buy insurance online. You may even be able to learn how to do surgery online! The outcome in either case could be disastrous.

Don't take the risk. Besides, when something goes awry, (*I'll bet you've heard of that happening with insurance...*) you'll need a friend and expert (that's me) to resolve those inevitable problems. So...

- **Don't wait**
- **Make it fit**
- **Get expert help**

# 2.

# 3.

*Yes, Buying insurance can be complicated, frustrating and confusing.*

You, however, don't have to be frustrated and confused.

That's why I'm here.

Ask me about:

- Health insurance, both employer based and individual
- Dental, Vision, Critical Care
- Senior Health Products (Medicare Advantage, Part D & Supplements)
- Life Insurance
- Income Protection
- Long Term Care

## **Finding the right insurance is not a quick fix. It's a process.**

Insurance is personal and it's important. I'll help you define your needs, sort out your options and answer questions. I can point out the details hidden in the fine print and do cost/value comparisons. As an independent broker, I'm not limited to any one company. I'm looking for the insurance plan that fits your situation and provides the best solution.

*Simplify your life. You have better things to focus on.*