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**AHRENS FINANCIAL GROUP
2011 BENEFIT PROVIDER FOR THE MCBA**

HEALTH INSURANCE

- * Multiple Products from Excellus & MVP
- * Cobra Administration
- * Medicare Products
- * Coverage for life for Attorneys and Spouse
- * Perfect for small and medium size law offices
- * Experience rated plans for large offices

BUSINESS OVERHEAD INSURANCE

- * Provides dollars to pay for your Office Overhead in the event of a Disability
- * Retain your Key Employees

PERMANENT LIFE INSURANCE

- * Perfect for Charitable or Estate Planning
- * Products offered through MassMutual Life Ins. Co.
- * Ideal for Executive Benefit packages

GROUP BENEFITS

- * Discounts on Group Term and Long Term Disability Insurance for Members
- * Applicable to Groups of 5 or greater

RETIREMENT PLANS*

- * Installation and communication of Retirement Plans
- * Products include IRA, 401(k), 412(i) or Simple IRA
- * All products are offered at a 25% discount to all MCBA Members

PERSONAL INSURANCE

- * Offered through our Partner, Lawley Vivacqua
- * Auto * Umbrella
- * Home * Boat

DISABILITY INCOME PROTECTION

- * Protect your family's finances from devastating effects of disability
- * Coverage for sickness or injury
- * Non-Cancellable and Guaranteed Renewable Coverage
- * 10% discount for Member Attorneys
- * 25% discount for groups of 3 or larger

TERM LIFE INSURANCE

- * Provide tax free Death Benefits for your family
- * Highly rated insurance carriers
- * We do the shopping for you

LONG TERM CARE INSURANCE

- * Provides benefits to pay for Home Care, Assisted Living, Adult Day Care and Skilled Nursing
- * Discounts offered to MCBA Members of 10% for MassMutual, 5% from John Hancock and 5% Mutual of Omaha

FINANCIAL PLANNING*

- * Services offered at a 25% discount to all MCBA Members
- * Let us assist you in accessing your ability to meet your goals
- * Risk tolerance assessment

BUSINESS INSURANCE

- * Offered through our Partner, Lawley Vivacqua
- * Multiple Lines offered
- * Business Liability
- * Workers Compensation
- * Statutory DBL
- * Office Packages

Business & Personal Life Insurance / Financial Planning / Employee Fringe Benefits

WHAT KEEPS YOU UP AT NIGHT?

FINANCIAL PLANNING

- How should our assets be owned?
- How can I track my Assets performance?
- Do I have enough money to retire?
- From which pockets of money should I draw down from?
- What's the best way to save for College Expenses?

DISABILITY INSURANCE

- Does my coverage cover my specialty?
- What is the definition of Disability?
- Is Disability Insurance tax deductible?
- Are benefits taxable income?
- Do I have enough coverage?

LIFE INSURANCE

- Do I have the right type of coverage?
- How much should I carry?
- Who should own my Life Insurance?

LONG TERM CARE

- Do I need it?
- Doesn't Medicare or my Health Insurance pay for it?
- Would it be expensive for me?

GENERAL INSURANCE

- Do I have the appropriate Auto/Home coverage?
- Do I need an Umbrella Liability policy?
- Is my Professional Liability coverage sufficient?

RETIREMENT PLANS

- Which type of plan is right for you?
- Which type of plan is right for my firm?
- Does a Roth IRA make sense?

ASSET MANAGEMENT

- How can I reduce the level of risk in my portfolio?
- How can I reduce the tax bill on my investments?
- How are my various investments performing relative to their respective benchmarks?
- How can I reduce my expenses?

If you checked any....contact: AHRENS FINANCIAL GROUP

Learn more at: www.ahrensfinancial.com