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VELTUS FINANCIAL
SERVICES LLC

The Insurance and Financial Experience to serve you in the areas of:

BUSINESS STRATEGIES:

Employee Group Benefit Programs
Health, Life, Dental, Vision, Short Term Disability (STD), Long Term Disability (LTD), Long Term Care (LTC), Pension, Profit Sharing, and 401(k) Plans, Payroll Deduction Plans, SIMPLE IRAs, SEPs

Executive Fringe Benefits
Executive Bonus Plans, Split Dollar Insurance, Deferred Compensation Funding, Salary Continuation Plans

Business Continuation Planning
Buy - Sell Strategies
Family Business Succession Planning
Key Person Insurance, Funding Option Analysis

PERSONAL STRATEGIES:

Insurance
Health, life, disability income insurance needs, long-term care insurance, Medicare Supplement

Financial Planning
Cash Flow Management, Educational Needs, Insurance Coverage, Current Investments, Asset Allocation Plan, Risk Tolerance, Estate Analysis, Retirement Plans, Tax Minimization Strategies, Access to Investment Managers

Tuition Funding Programs
College Cost Analysis, Analysis of Investment Alternatives, Insurance & Investment Plans

Investment Products
Mutual Funds, Unit Investment Trusts, Variable Annuities, Securities Brokerage Services

Retirement Planning
Individual Retirement Accounts (IRAs), Fixed and Variable Annuities, Long Term Care

Estate Planning*
Estate Plan Analysis, Wealth Transfer Planning, Family & Charitable Giving, Trust Planning
*Estate Planning is done in conjunction with your legal & tax advisors. Consult them for specific legal and tax advice.