Risk Management

Insurance Products and Services

Building Wealth, Managing Wealth and Monitoring Wealth are three key aspects to building a sound financial plan. However, the Cornerstone to any comprehensive financial plan is Protecting Wealth.

The best plans often collapse due to the weight of an unexpected event. These events could include the loss of income due to death or disability or the need for a loved one who needs help at home or needs to enter a nursing home. Or you could experience significant losses in the market when you need the income the most.

We offer a wide range of products from over two hundred companies that will help protect you, your spouse and your family in the event the unthinkable happens.

Life Insurance (Individual and Group)

- Term Life
- · Whole Life
- · Variable Universal Life
- Equity Indexed Universal Life
- · Return of Premium Term Life

Disability Insurance (individual and Group)

- · Short Term Disability
- · Long Term Disability
- · Business Owner Overhead Protection
- Buy-Sell Disability Planning

Long Term Care Insurance (Individual, Shared Care and Group)

- Traditional LTCi
- Single Premium Whole Life with Long Term Care Benefits
- Traditional Whole Life with Long Term Care **Benefits**
- · Annuity Based Contracts with Long Term Care Benefits

Annuities

- Fixed Annuities
- Equity Indexed Fixed Annuities
- Variable Annuities

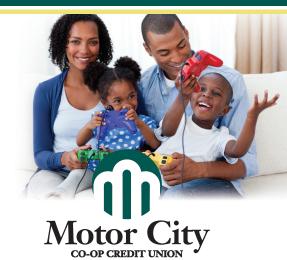
To schedule a no-cost, no-obligation appointment for Risk Management, please call Greg Genter at 313-388-6000 or ask a Member Solutions Representative for more details.

Let Us Help You Plan Your Best Life.



Gregory Genter, AIF® is a Senior Partner with Harvest Partners Financial and is ready to help you with your financial planning.

37321 Garfield Road Clinton Township, MI 48036



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