

## WHAT CAN WE DO FOR YOUR?

UNDERSTANDING A CLIENT'S OVERALL FINANCIAL PICTURE IS KEY TO OUR SUCCESS. WE KNOW THAT THE PRODUCTS AND SERVICES OUR COMPANY OFFERS ARE AN IMPORTANT PART OF OUR CLIENT'S FINANCIAL SECURITY AND FREEDOM. NOBODY SHOULD HAVE TO MAKE THE DIFFICULT FINANCIAL DECISIONS ALONE, AND WE ARE HERE TO HELP.

## STOP OVER PAYING TODAY!!!

AS BROKERS WITH THE TOP 50 INSURANCE CARRIERS, THE VALONE AGENCY CAN REVIEW YOUR EXISTING COVERAGE AND DETERMINE IF YOU ARE CURRENTLY OVER PAYING. CALL TODAY FOR A FREE REVIEW. SAVE MONEY BY YOUR NEXT PREMIUM DUE DATE!!

## ABOUT US

WITH A COMBINATION OF 30 YEARS EXPERIENCE, THE FATHER AND SON TEAM OF THE VALONE AGENCY WILL IDENTIFY YOUR NEEDS AND CUSTOMIZE A PLAN THAT IS RIGHT FOR YOU. OUR COMPANY IS BUILT ON STRONG FAMILY VALUES, SO WE UNDERSTAND HOW IMPORTANT YOUR FINANCIAL PEACE OF MIND IS.

# THE VALONE AGENCY

INSURANCE, ANNUITIES AND  
BENEFIT PLANNING



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## MORTGAGE PROTECTION

AS A HOME OWNER YOU PROBABLY KNOW, YOUR HOME REPRESENTS ONE OF THE LARGEST PURCHASES YOU WILL EVER MAKE. HOW WOULD YOU LIKE TO KNOW MORE ABOUT MORTGAGE PROTECTION, FUNDED THROUGH LIFE INSURANCE? THIS STRATEGY OFFERS TWO-WAY PROTECTION. NOT ONLY DOES IT PROVIDE A DEATH BENEFIT WHICH CAN BE USED TO PAY-OFF YOUR MORTGAGE IF YOU DIE PREMATURELY, IT ALSO BUILDS CASH VALUE. CASH VALUE CAN BE ACCESSED TAX-FREE VIA A POLICY LOAN\* AND USED AS YOU WISH FOR EMERGENCIES, OR TO HELP PAY OFF YOUR MORTGAGE EARLY.

WE ALSO PROVIDE DISABILITY INCOME INSURANCE POLICIES WHICH CAN HELP YOU MEET YOUR MORTGAGE PAYMENTS WHEN YOU ARE UNABLE TO WORK BECAUSE OF DISABILITY. IF YOU HAVE INSURANCE THROUGH A BANK, LET ME SHOW YOU HOW YOU CAN SAVE MONEY. WE OFFER THE MOST COST-EFFECTIVE TERM LIFE INSURANCE WITH FIXED RATES FOR 10, 20, OR EVEN 30 YEARS!!

\*POLICY LOANS WILL REDUCE THE CASH VALUE AND DEATH BENEFIT BY THE AMOUNT OF THE LOAN OUTSTANDING, PLUS INTEREST.

## INSURANCE SOLUTIONS

### LIFE INSURANCE

TERM, UNIVERSAL LIFE, WHOLE LIFE

### DISABILITY INSURANCE

PERSONAL INCOME PROTECTION

### LONG TERM CARE

FACILITY, HOME AND PERSONAL INDEMNITY PLANS

### GROUP LIFE, DI, AND LTC

EMPLOYEE BENEFIT PACKAGES AT NO COST TO THE EMPLOYEE

### HEALTH INSURANCE

FREE PLAN COMPARISON AND COST ANALYSIS

" AS AN OWNER OF A GROWING SMALL BUSINESS, THE VALONE AGENCY, PROVIDED ME WITH A COST-EFFECTIVE SOLUTION TO MY HEALTH INSURANCE NEEDS. WHILE WORKING AROUND MY BUSY SCHEDULE, THEY WERE ABLE TO CUSTOMIZE A PLAN PERFECT FOR MY COMPANY."

JAMES BYSZEWSKI

OWNER, FIFTH STREET CAPITAL PARTNERS

## ANNUITIES AND RETIREMENT PLANNING

IN TODAY'S TURBULENT ENVIRONMENT, INVESTING AND SAVING FOR THE FUTURE CAN BE A CHALLENGING EXPERIENCE. THE VALONE AGENCY CAN HELP YOU PROTECT WHAT YOU ALREADY HAVE, AND MAXIMIZE WHAT YOU SAVE. WITH ONE OF THE WIDEST SELECTIONS OF ANNUITY PRODUCTS IN THE INDUSTRY, WE ARE ABLE TO ALLOW OUR CLIENT'S PERSONAL NEEDS TO BE THE DRIVING FOCUS IN FINDING THE SOLUTIONS THAT BEST FIT THEIR NEEDS. INVEST WITH CONFIDENCE WHEN YOUR MONEY HAS A GUARANTEED MINIMUM INCOME OR LOCKED IN VALUES AS YOU HEAD CLOSER TO RETIREMENT. CALL US TODAY TO SEE HOW A ANNUITY PROGRAM CAN OPTIMIZE YOUR PORTFOLIO.

### ANNUITY PROGRAMS

\* FIXED

\* VARIABLE

\* INDEX

\* SPIA

\* FIXED TERM