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**New York Life Insurance**  
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### Professional Experience

- Licensed to conduct business for Life, Health\*\*, Disability\*\* Insurance and Fixed Annuities\*
- Bachelor's in Business Administration and Finance
- 17 years prior experience in Business, Marketing, and Sales
- Active in local church and community affairs
- Active in Charitable Organizations

### Products Offered:

- Individual Life Insurance
- Fixed Immediate & Deferred Annuities\*
- Long-Term Care Insurance
- Health Insurance\*\*
- Disability Income Insurance\*\*

### Personal Planning:

- Life Insurance Needs
- Estate Conservation
- College Funding
- Mortgage Protection
- Charitable Giving
- IRA Funding
- Retirement Planning

### Business Planning:

- Buy-Sell Funding
- Deferred Compensation
- Executive Bonus
- Key Person Protection
- Voluntary Payroll Deduction Programs
- **Qualified Plan Funding:**  
**SEPs**  
**Keoghs**  
**401(k)s**

*\*\* Products available through one or more carriers not affiliated with New York Life, dependent on carrier authorization and product availability in your state or locality.*

### Major Achievements

- \* 2009 Career Life Producer Award
- \* 2009 Career Life Success Award
- \* 2009 Life Foundation Award
- \* 2010 NAIFA (National Association of Insurance & Financial Advisors) National Sales Achievement Award
- \* 2010/2011/2012/2013/2014/2015/2016 NAIFA National Quality Award
- \* Qualifying Member Million Dollar Round Table 2010/2011/2012/2013
- \* 2011/ 2013 Centurion Award
- \* 2012 Life FYC Leader Award
- \* 2009/2010/2011/2012/2013 & 2014 Life Star Award
- \* 2010/2012/2014/2015 Premier Centurion Case Rate Award
- \* 2012 Winner Chrisman Cup
- \* Chairman's Council 2012/2013/2014/2015
- \* Court of the Table MDRT 2014/2015/2016
- \* 2012/2013/2014 Life Case Rate leader Award
- \* 2016 Annuity Elite Producer
- \* 2013 Associate of the year
- \* Larry Bernard Award 2014
- \* Member of NAIFA President Cabinet 2015 /2016
- \* WC Zone Eagle Award 2014

Issued by New York Life Insurance Company and New Life Insurance and Annuity Corporation.

As your New York Life Agent, I can work with you to identify your goals, understand your needs, and offer insurance and financial products that can help you achieve peace of mind.

At New York Life every decision we make, every action we take, has one overriding purpose: To be here when you, our policy owners need us. That's what makes us The Company You Keep®.

#### Focused on your goals.

I can help you ensure a sound financial future for you, your family, and your business by providing customized recommendations based on your individual situation and goals.

#### A customized approach.

I can make recommendations, tailored to your needs, on a wide variety of protection and financial matters, including:

- Life insurance protection
- College funding
- Retirement planning
- Business planning using life insurance
- Mortgage protection using life insurance
- Estate planning
- Leaving a legacy

#### Just the right fit.

Whether you're starting a family, enjoying retirement, or wherever you find yourself, we offer products and solutions that can help you reach your financial goals.

**Life insurance.** Our full array of products includes whole life, term, universal,<sup>1</sup> and more. With a variety of products and riders to choose from, I can recommend a customized solution for almost any need you may have.

**Annuities.**<sup>1</sup> New York Life Insurance and Annuity Corporation offers fixed deferred annuities for the accumulation stage of retirement, as well as guaranteed<sup>2</sup> future income annuities (fixed income annuities) that can help you turn savings into an income stream that will last a lifetime.

<sup>1</sup>Issued by New York Life Insurance & New York Life Insurance and Annuity Corporation, a Wholly owned Subsidiary of New York Life. <sup>2</sup>Guarantees backed by the claims-paying ability of the issuer.

#### Keeping our promises.

Since our founding in 1845, New York Life has been helping individuals, families, and business plan for the future. Today, as always, we are committed to meeting our obligations and hold true to our principles of humanity, integrity, and financial strength.

#### Let's get started.

If you're ready to take the next step, I'm ready to help. Contact me to schedule an appointment.

#### A note on compensation.

As a New York Life Agent, I strive to provide a valuable service by explaining the benefits, terms, and conditions of New York Life products.

If you decide to purchase a New York Life product, I will receive compensation from New York Life. That compensation, and the compensation of any other licensed company representatives you may have been in contact with during the sales process, will vary based on a number of factors, including the type of product that you buy and the amount of New York Life products that I sell. I can provide further information about the expected compensation relating to your purchase and relating to any alternative quotes.

New York Life complies with New York State insurance law, which strictly limits the commissions and other forms of compensation paid to Agents for the sale of individual life insurance policies or annuity contracts.

Typically, these limitations are based on a percentage of premium.