

LIFE INSURANCE

- Life insurance is necessary, high premiums are not
- Protects your family and loved ones with a tax-free benefit
- This is the only insurance that is not a gamble
 - Low cost term
 - Universal life
 - Whole life
 - Buy-Sell Agreement Funding

CHARITABLE GIVING LIFE INSURANCE

- Reduce your taxes - completely tax deductible
- Benefit the organization of your choice

OUR PHILOSOPHY

Why Choose Lighthouse Financial Solutions?

We work for you. As a truly independent, full service brokerage insurance company, we work for you.

We are your information source. Our objective is to provide you with concise and accurate information so that you can develop a plan that will best secure your future.

We do the research for you. We seek the finest products, with the most competitive prices, that suit your individual needs.

We work to protect you. We safeguard your financial future by working with strong and highly rated companies.

We guide you to a secure future. We assist you in developing a comprehensive financial portfolio that will meet your goals for financial security.

We are always here for you. Call us anytime you need information or wish to discuss reevaluating your plan as your needs change.



LIGHTHOUSE INSURANCE SOLUTIONS

A Full Service
Independent Insurance Brokerage

Specializing in
Customized Insurance Plans
To Fit *YOUR* Budget

- **INDIVIDUAL HEALTH**
- **GROUP HEALTH**
- **LONG TERM CARE**
- **LIFE**
- **DISABILITY**
- **ANNUITIES**

(303) 893-1818

LighthouseInsuranceSolutions.com

**Call today for a
free no-hassle consultation.**

(303) 893-1818

*“Secure your future today with
Lighthouse Financial Solutions”*

“Guiding You to a Secure Future”

HEALTH INSURANCE

- Individual Insurance Coverage
- Plans for businesses and the self-employed
- Temporary plans for short-term needs, such as between jobs or waiting for job benefits to take effect
- Health Savings Accounts to take advantage of considerable tax savings
- COBRA Conversions

LONG-TERM CARE WITH HOME HEALTH CARE

- Protect your estate
- Protect your dignity
- Protect your right to choose care in your home or in a facility of your choice

Consider these important facts:

- 40% of those receiving LTC services are adults between the ages of 18 to 64.¹
- 43% of people over the age of 65 will require some nursing home care.²
- Nursing home care costs average \$60,000 per year.³
- Women represent 71% of all nursing home patients.⁴

LONG-TERM AND SHORT-TERM DISABILITY

For individuals and groups

- Secure your lifestyle
- Provides constant income
- You can receive this income for as long as you are disabled, up until you reach retirement age

Business Overhead Expense

- Pays required expenses during owner's disability.

Did you know?

- Men have a 43% chance of becoming seriously disabled during their working years.
- Women have a 54% chance.
- At age 42, it is four times more likely that you will become seriously disabled than you will die during your working years.
- There are 16 foreclosures on mortgages due to disability for every one due to death.⁵

ANNUITIES

- Guarantees you cannot outlive your money
- Guarantees safety of principal and earnings
- Provide stability to your financial portfolio
- Tax deferred accumulation
- Avoid probate costs
- Flexible payout plans you choose



“Guiding You to a Secure Future”

1. HIAA Guide to Long Term Care Insurance, 1996
2. US Dept. of Health & Human Services, 1991
3. National Underwriter, 1999
4. Journal of American Society of CLU & CFC, Nov. 1992
5. Gallup survey, conducted for UNUM Corporation, reported by Best's Review