

## COMMERCIAL INSURANCE

In business, we know you strive to keep costs down and profits up. At Landmark, we share that philosophy—both in what we purchase for our agency and what we purchase for our customers.

Landmark can assist you with keeping costs down. It goes beyond the price you pay for your insurance coverage. Landmark can help lower the costs associated with insurance by providing loss control services, analyzing your coverage needs and providing a competitive insurance program that affects your bottom line - protecting your assets.

Focused on your business' future, we offer the following coverages:

***Property / General Liability / Automobile / Inland Marine / Equipment / Computers / Crime & Fidelity / Umbrella / Workers' Compensation / Bonds / Other Liability / Professional Liability / Directors & Officers Liability / EPLI***

## PERSONAL INSURANCE

Whatever your stage of life, maybe you are a newlywed, or starting a family, or have children entering college, or maybe you are nearing retirement, we can work with you to ensure you are getting the protection you need at the most affordable price.

Our focus is on your future. We assist you in protecting the assets that you have now and to help you move in the future direction you have chosen.

Take a fresh look at your current coverages. Now may be the perfect time to realign your protection to your current stage of life. As an Independent Agency, we represent many companies who provide the following types of personal insurance to fit your needs:

***Homeowners / Scheduled Items / Automobile / Umbrella / Motorcycles***

## LIFE, HEALTH AND DISABILITY

Life insurance helps to ensure that your family and loved ones are protected against financial difficulties in the event of a premature death. Combined with investments, retirement and estate planning, life insurance is a fundamental part of a sound financial plan. With the help of an insurance professional you can develop a complete plan that will protect you and your family.

Landmark Insurance handles individual and group insurance. We are equipped to handle groups of all sizes, from individual policies to groups of 1000 or more. We shop your health insurance every year with almost every carrier. We will tailor a benefit package to fit your budget. When your employees need help, call us. There's always someone to speak with you.

According to the Health Insurance Association of America, about 30 percent of Americans age 35 to 65 will suffer a disability lasting at least 90 days sometime during their careers. Unless you're independently wealthy, you need to protect your future income if you become disabled. Landmark specializes in getting the right policy to satisfy your needs. Prices vary widely, and only a handful of the big insurers even offer disability policies. Be sure to ask our experts about Long Term Disability.

## FINANCIAL PLANNING

Financial planning is the process of meeting your life goals through the proper management of your finances. Life goals can include buying a home, saving for your child's education or planning for retirement.

The financial planning process consists of six steps that help you take a "big picture" look at where you are financially. Using these six steps, you can work out where you are now, what you may need in the future and what you must do to reach your goals.

The process involves gathering relevant financial information, setting life goals, examining your current financial status and coming up with a strategy or plan for how you can meet your goals given your current situation and future plans.

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# LANDMARK INSURANCE AGENCY LLC



*Focused on your future*

