



THE POWER
OF BEING
UNDERSTOOD

INSURANCE SERVICES

Wealth takes time to accumulate—and that wealth needs to be protected if it is to meet your objectives and those of your family for the long term. An insurance portfolio consultation with our RSM consultants and wealth advisors can determine your insurance needs and financial goals, and find the right solution for you and your family.

Meeting your unique needs

A properly structured insurance portfolio can be invaluable to maintaining your family's wealth by providing cash at times of need, and ensuring protection while preserving capital assets for heirs.

To do this, we review your current needs and goals to determine your requirements for risk protection. Our questions to you might include:

- Will there be enough liquid assets to pay your debts, medical costs and estate taxes?
- Do you need insurance for asset protection?
- How much income will family members need to maintain their standard of living?
- Will assets have to be sold quickly at depressed prices to raise needed cash?

Working with a licensed insurance agent, we offer a comprehensive review to show you how your current policies are performing. We also help you decide if the coverage is adequate for your current and future needs.

Policy review services

Like any other investment, insurance should be periodically reviewed and managed to help ensure that it continues to meet your changing needs. Our life insurance review may reveal that

you can lower premiums, or provide additional coverage for the same premiums. We review the performance of your existing policies to determine if the policies will lapse prematurely.

Beyond the insurance review, our advisors and the licensed agent can work with you to provide a wide range of services to help protect your wealth, including:

- Determining alternative insurance solutions
- Planning for transfer of wealth to family members
- Planning for asset protection

Your dedicated team

RSM advisors are independent and objective, and align with dedicated and experienced insurance professionals to help ensure that you get the coverage you need to protect your family and what you value.

Our focus is on risk assessment, design and placement of insurance to minimize your exposures to risk. The dedicated insurance professionals with whom we collaborate help to design, negotiate and optimize insurance benefits for our clients to offer appropriate protection and value, while seeking to reduce costs and administrative burdens.

Protection for your future

Thinking about the unexpected events that may occur in the future is never pleasant, but with our help, you can protect your family, your business and your wealth.

We keep our focus on understanding what's important to you. This is the power of being understood™. This is RSM.

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