

Protecting Those Who Give Meaning to Your Life!

Life Insurance

Protect those who rely on you financially should you die prematurely. There are several options based on your objectives.

Other uses: Tax-advantaged source of funds for emergencies, college tuition, retirement income, etc.; business and key employee coverage; legacy for your heirs or special charity.

Disability Income (DI) Insurance

An illness or injury can be financially devastating. You may have health care coverage, **but how long could you go without a paycheck for your other expenses?**

In the event of a total disability, DI insurance replaces a portion of your paycheck (tax-free) for a specific period of time. Even if your employer has a DI plan, it may not be enough and the benefits may be taxable.

Long-Term Care Coverage

Long-term care is not medical care, but a range of services and support for your personal care needs provided by a nursing home, home health care aide, etc.

70% of people age 65+ will need it during their lifetime. Typically not covered by Medicare, "custodial" care is expensive and you can't always count on a family member or friend to provide it.

Annuity Plans

For your retirement savings, you can't solely rely on Social Security Income or your employer's pension plan.

Maximize your retirement investment with a fixed annuity, which offers growth and protects your future income.

Leading the way
since 1968!



I have access to **50+ of the nation's top-rated** insurance companies.

Contact me for your individual or business insurance needs:

CHRIS CARRIGAN, CLTC

INDEPENDENT INSURANCE BROKER

(919) 834-7937

chris@gpagency.com

