



THE COMPANY YOU KEEP[®]



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It's Never Too Late To Start Planning

As with most other things in life, the key to achieving your long-term financial objectives is planning. Your goal may be to fund your children's college education, protect your family during your working years, or guarantee your own retirement security. These things won't happen by accident. It's important to determine what you'd like to achieve financially and then map out a strategy that will help you meet those goals. The good news is that it's never too late to start.

Of course, planning your financial future can be intimidating. Luckily, you don't have to do it alone. As a New York Life insurance agent, and a Registered Representative of NYLIFE Securities LLC, Member FINRA/SIPC, a Licensed Insurance Agency, San Francisco General Office, I am a trained professional who can help you identify your financial needs and then determine which insurance and financial products can best help you meet your objectives.

PRODUCTS OFFERED

PERSONAL PLANNING FOR

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|--|------------------------|
| ▪ Individual Life Insurance | ▪ Life Insurance Needs |
| ▪ Fixed Immediate & Deferred Annuities * | ▪ Estate Conversation |
| ▪ Long-Term Care Insurance | ▪ College Funding |
| ▪ IRA Funding | ▪ Mortgage Protection |

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Please do not hesitate to [contact me](#) for additional information or to schedule a meeting. Thank you for your interest.

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