

# ROGERS & GRAY INSURANCE AGENCY, INC.

## Our Services

*Our services are varied and reflect the changing economic environment. They include:*

### Business Transitions

For many of our clients who are business owners, Transition Planning helps clients prepare for the time when they will redefine their relationship to the business; when they can develop a business succession plan. Our approach emphasizes the use of financial modeling to determine what the owner needs, before determining the transition method. We can assist clients in the following situations:

- Retention of the business for family members
- Planned sale of the business to employees, co-stockholders or external buyers
- Retention of the business by the client but with diminishing involvement in its operation
- Contingency planning for either the sale or retention of the business in the event of the client's premature death or disability

### Asset Distribution and Estate Tax Planning

We offer concentrated experience in tax issues unique to successful business owners and wealthy families. Our services in this regard include:

- Reduction of the current estate tax liability
- Controlled growth of the estate tax as existing assets increase and new assets are added
- Plan for payment of the estate tax
- Coordination of planning for asset distribution and estate tax payment with a plan for the business and development of a plan for diversification of the owner's capital base.

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## **Investment Advisory Services**

The investment needs of individuals who are business owners or have accumulated significant wealth are different from those of the investor who is not. Our approach to investment advisory services takes this into account. We treat the client's financial assets as a dynamic component of the client's entire holdings. We use financial modeling to assist the client in:

- Defining the amount and effective use of personal discretionary cash flow
- Building capital resources apart from the business (capital diversification)
- Identifying personal and corporate tax strategies
- Designing investment strategies for personal, corporate and retirement plan portfolios.

## **Employee Benefit Programs**

We review your existing employee benefit programs and, when needed, recommend changes for the purposes of reducing costs and/or restructuring benefits to meet your business objectives.

## **Retirement Planning**

We help you develop a plan, which gives you the ability to retire when and if you choose. Our goal is to design strategies that will sustain the income level and asset base you select for a secure and comfortable retirement.

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## Insurance Services

Insurance is a strategic tool used in a variety of situations which affect our clients. Insurance is not always a component of work we do for clients. But when it is, it plays a key role, the importance of which has led us to develop strong internal insurance consulting capabilities. Our internal capabilities give us the expertise and the leverage with product providers to be superior advocates for our clients' needs. Our expertise in insurance gives us the ability to:

- minimize the amount of insurance required through superior case design
- access proprietary products and features through a cooperative of firms who work with clients like ours
- negotiate pricing and underwriting decisions, through multiple product companies, as advocates for the client instead of captive agents
- directly monitor and assess the performance of insurance purchases to assure they are achieving the client's objectives.

We also provide our clients with the following services:

- Insurance analysis and performance monitoring
- Insurance product performance audits