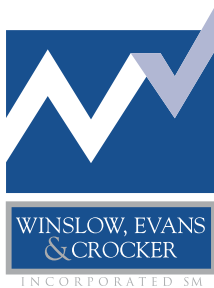


Winslow, Evans & Crocker Life Agency, Inc.



175 Federal Street
Boston, Massachusetts 02110
Tel (617)896-3500
Fax (617)227-5505
1(800)556-8600
www.winslowevanscrocker.com

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Life Agency Services

In order to serve the insurance and wealth management needs of our clients, our firm established a wholly owned subsidiary, Winslow, Evans & Crocker Life Agency, Inc. To help you preserve your assets and earning power, our advisors offer unbiased advice about the suitability of planning, protection, and risk transference tools, including:

- Individual and business life insurance
- Disability insurance for groups and individuals
- Long-term care insurance
- Fixed annuities
- Variable annuities
- Health insurance for groups and individuals

Our advisors are not beholden to any insurance company. This independence gives them access to the best tools to meet your specific planning and protection needs. Our advisors are adept at helping clients determine the appropriate amount of coverage for each situation. They continually review offerings from hundreds of insurance companies to find the most appropriate solutions at the best value.

How can life insurance meet your wealth management needs?

Traditional reasons for buying life insurance include paying off a mortgage, guaranteeing a loan, funding college, creating a retirement fund, or simply providing immediate cash when someone dies. But life insurance also offers tremendous advantages in wealth management. No other financial product enjoys quite the tax advantages life insurance does, making it key to concerns such as:

- Funding long-term survivorship needs
- Ensuring your own legacy
- Creating an estate
- Paying estate taxes
- Funding a business transfer
- Continuing a business
- Protecting against the loss of a valuable employee

Optimizing wealth preservation and transfer

Winslow advisors continually seek innovative ways to optimize wealth preservation and transfer. With access to an array of sophisticated life insurance products from our multiple providers, your advisor will share objective insight into the role that life insurance could have in your wealth management plans and will structure your plans according to your personal goals and needs. In addition, your advisor can consult with your tax and legal advisors to coordinate a variety of planning issues.

This may include:

- Structuring estate plans that engage life insurance owned by trusts, spouses, businesses, or others to minimize the amount that is included in your taxable estate
- Suggesting tactical approaches to using life insurance as part of business succession planning (for example, to equalize inheritances, to give surviving owners of a business the ability to buy the deceased owner's share of the business, or to protect against the loss of key business owners or partners)
- Funding deferred compensation arrangements or executive bonus plans (so that a surviving spouse would be entitled to retirement or other deferred benefits upon the premature death of a loved one)

To learn more about how life insurance benefits can protect your family and your estate, please call a Winslow advisor today at **(617)896-3500** or **1(800)556-8600**.