

Life Planning

At Lovitt & Touché's Life Planning Department, we work with you to plan your Life's future.

We partner with the highest rated insurance companies to bring you the widest variety and most effective products on the market.

No one knows what the future holds. One moment life is unfolding exactly as you have planned and the next you are handed a life changing event. Our planning experts help you take the steps necessary to ensure your prepared for the good and bad things in life.

MENU OF PRODUCTS & SERVICES

- **Life Insurance**
 - Insurance Needs Analysis
 - In Force Policy Reviews
 - Term Life Insurance
 - Guaranteed Universal Life
 - Whole Life
- **Disability Insurance**
 - Full or Partial Disability Insurance
 - Business Overhead Protection
 - Mortgage Disability
- **Long Term Care Insurance**
 - Reimbursement Plans
 - Indemnity Plans
- **Retirement Planning**
 - Fixed Annuities
 - Index Annuities
 - Guaranteed Retirement Income
 - 401k Rollovers
 - IRA Rollovers
 - Long Term Care Insurance
- **Business Planning**
 - Key Person Life Insurance
 - Business Continuation (Buy-Sell Insurance)
 - Key Person Carve Out for Life & DI
 - Qualified & Non-Qualified Retirement Plans
- **Estate Planning**
 - Estate Tax Analysis
 - Minimize Estate Taxes
 - Wills & Trusts
 - Life Insurance in Estate Plans
 - Investment for Growth
- **Build a Solid Base**
 - Life Insurance
 - Disability Insurance
 - Health Insurance
 - Savings