



1010 Atlantic Avenue, Suite E  
Fernandina Beach, FL 32034  
Phone: (904) 746-4612 \* Fax (800) 611-9874  
[lifecheckup@A1Ainsurancenetwork.com](mailto:lifecheckup@A1Ainsurancenetwork.com)  
[www.A1Ainsurancenetwork.com](http://www.A1Ainsurancenetwork.com)

## **Comprehensive Risk Management Review \$1,000**

All too often, consumers purchase insurance and annuities only after a salesperson approaches them directly and “sells” products that may or may not still be a good fit for them. Changing life stages and circumstances can also require periodic adjustments to one’s risk management approach. Coverage that was once adequate may now be inferior.

This full service approach to risk management cuts through the ambiguity and emotional cloudiness that can accompany these significant financial commitments. When it is possible and practical to do so, we may recommend the use of no-load or low-load insurance or annuity products, as well as structure insurance coverage to minimize the impact of commissions and sales charges. The goal is to help clients put in place effective risk management strategies at a reasonable cost. The long-term savings from this approach can more than offset the relatively modest planning fee.

A comprehensive risk management review includes a thorough analysis of current and potential threats to the client’s financial well-being and an evaluation of insurance protection options conducted by an experienced CERTIFIED FINANCIAL PLANNER™ professional. Potential disruptions to one’s ability to complete short and long-term financial goals include: accident or illness, onset of physical disability, personal and professional liability claims, property and casualty losses, long-term care expenses for self or family, sustainability of retirement income sources, and death.

In addition to identifying specific risk management issues for the client, the planner will also review all of the client’s existing insurance policies:

- Medical
- Auto & Homeowner
- Liability Coverage
- Short & Long-Term Disability
- Long-Term Care
- Life Insurance
- Annuity Contracts

Upon completion of one or more personal interviews with the client and a review of all existing insurance coverage, the planner will prepare and present a detailed written analysis of coverage adequacy and comparative pricing, including recommendations for changes or additions to the client’s insurance coverage.

**[Contact Us](#) to schedule your Comprehensive Risk Management Review.**