CLARIS
ADVISORS
UNDERSTAND • INVEST • RELAX

Risk Management Services

Protecting you, your family or your business against the unexpected takes careful planning. Our insurance strategy focuses on a properly designed strategy that quantifies your needs and objectives, enabling you to select the best coverage to meet those objectives and manage your risk in a cost-effective manner.

Through a decades long relationship with Brokerage Unlimited (BUI), we are able to provide a complimentary, independent assessment in the following areas:

PERFORMANCE EVALUATION

Performance Evaluation is a process where highly specialized professionals analyze your existing life insurance portfolios, review performance, and recommend appropriate alternatives that may reduce premium outlay, increase benefits, save policies from lapsing or extend guarantees.

ESTATE EVALUATION

Estate Evaluation adds significant value to your estate plans without the traditional costs associated with estate plan reviews. This process includes a comprehensive analysis of your current estate plans by a qualified estate planning expert. It allows you to maximize the transfer of wealth and confirm fiduciary appointments while keeping up with changing legislatures and objectives. Estate Evaluation considers your wishes and objectives and offers appropriate planning alternatives.

BUSINESS SUCCESSION EVALUATION

Business Succession Evaluation (BSE) confirms business owners' succession plans transition their businesses to whom they wish in the most efficient manner possible. Conducted by BUI's qualified business and estate planning experts, this process considers how the business owners' goals and objectives are reflected in the current plans. When appropriate planning alternatives are provided they better achieve the desired results.

LTC EVALUATION

Long Term Care (LTC) Evaluation is designed to create plans that will efficiently protect your assets, allowing you to maintain a constant standard of living, and ensuring you do not become a burden to family members and friends. This confidential analysis considers the clients' current health, risk retention level, and family history. LTC Evaluation identifies concerns relating to longevity and retirement planning.

Are you ready to understand, invest, and relax?

Please contact a member of the Claris team at 314-655-5504 or visit our website at www.claris-advisors.com