# Business and Personal Benefit Planning Group

**“We should all be concerned about the future because we will have to spend the rest of our lives there!”**

**Charles Franklin Kettering**

**www.bbpgrp.com**

# Our Mission Statement

We are committed to maintaining the highest standards of integrity and professionalism in our relationship with you, our client. We endeavor to know and understand your financial situation and provide you with only the highest quality information, services, and products to help you reach your goals.
Our mission is to help business owners and individuals hold onto their wealth, avoid paying more taxes than they should and avoid making financial mistakes that cost them time and money. We help them to pass on their businesses or hard earned assets to the next generation so their family can enjoy the legacy they have built through hard work and sacrifice. We accomplish this through our commitment to help educate the business person and individual with updated knowledge, strategies and changes which affect their financial well-being.

**Support Role:**

All our Planning Partners are well versed in their areas of expertise and we refer our clients to one another. So when someone has a question or need, we can easily refer them to a professional who can help them, someone we trust and have a relationship with.

**Educational Role:**

If you own a business, or are in HR for a company, the educational branch of our group can provide a valuable service in the area of Workplace Education. Our Workplace Financial Courses could be of value to help you in the eligibility of qualifying for ERISA AND PENSION ACT 2006 compliance. For more information, please contact one of our Planning Partners.

# OUR PLANNING SERVICES

☐ Accounting, Bookkeeping and Tax Returns
☐ Banking: Commercial and Mortgage Loans
☐ Business Interruption Insurance
☐ Business Succession, Exit and Transition Planning
☐ Disability Income Insurance
☐ Executive Compensation Benefits
☐ Estate Conservation
☐ Funeral Planning and Funding
☐ Geriatric Care Management
☐ Group and Individual Medical Insurance
☐ Home Equity Conversion Mortgage (Reverse Mortgage)
☐ Legal Services
    ☐ Wills
    ☐ Trusts
    ☐ Medical Directives
    ☐ Probate
☐ Life Insurance and Annuity Product Design
☐ Long Term Care Planning and Insurance
☐ Medicaid Asset Protection Planning
☐ Medicare Supplement Planning
☐ Property and Casualty Insurance Coverage
☐ Retirement Income Strategies
☐ Social Security Timing Strategies
☐ Tax Free Income Planning/Tax Strategies
☐ Veteran's Pension Benefits - Aid and Attendance
☐ 401(k), 403(b) Employee Benefit Plans
☐ Other

## Planning Partners: Alphabetical Order

**Armen A. Abrahamian, CLTC, CSA**
Long-Term Care Planning Strategies

**Brent Berti**
Reverse Mortgages

**Carl D. Bonamico**
Commercial and Mortgage Loans

**David L. Cowan**
Coordination of Social Security with Assets in Retirement

**James W. Cowan Jr.**
Asset Protection, Funeral Planning and Veteran's Benefits

**Salvatore D'Angelo, AAI**
P&C Insurance Personal and Business

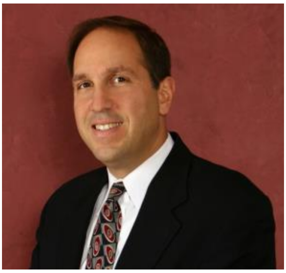
**Joseph E. Fournier, Esq., CPA**
Wills, Trusts, Estate Planning; Probate; General Business

**David J. Isenstadt, CIC, LUTCF**
Group Medical, Life and Disability Insurance Planning

**Thomas Maercklein**
Medical Insurance, Medicare Supplement Options

**Thomas J. Perrone, CLU, CIC**
Business Tax Planning and Executive Compensation

**Lance Ziaks, CPA**
Business and Personal Accounting Services



LTCi LONG TERM CARE INSURANCE

**36 State Street**
**North Haven, CT 06473**
**203-234-8566**
**www.ltcstrategies.com**

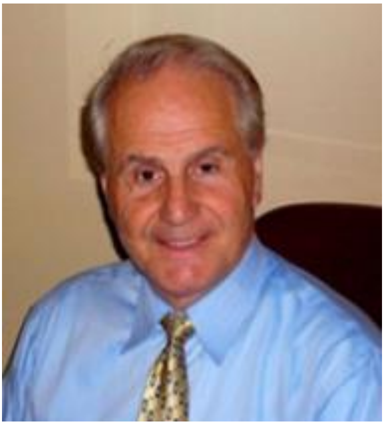
## Armen A. Abrahamian, CLTC, CSA – Bio

Armen is a leading expert against the single greatest threat to your financial security - a long-term care illness. According to the US Dept. of Health and Human Services, 70% of Americans over 65 will face a long-term care (LTC) illness or injury that can easily exceed $100,000 a year! Since 1995, Armen has specialized in helping individuals protect themselves and their families against this high cost risk. His agency has helped clients protect over a billion dollars' worth of financial protection.

**Solutions include:**
**Long-Term Care Insurance** – provides income to pay for LTC.
**CT Partnership** – guarantees asset protection
**Hybrid Plans** – provides benefits even if LTC is never needed
**Life Insurance with LTC Benefits** – guarantees estate protection for your loved ones
**Annuities** – provides a protected income stream or…pays LTC expenses tax free
**Gifting and Transfer of Asset Strategies** – alternative solutions
Armen:

- Has helped over 2000 clients
- Is a nationally recognized leader by the American Association for Long-Term Care (AALTC)
- Has been selected as an enroller for the nation's second largest LTC benefit offering…the State of Connecticut's LTC program
- Teaches Continuing Ed. to the CT Society of CPA's (CTCPA)
- Assists corporations and associations with LTC programs.

Armen attended Lafayette College and holds a BS degree in Electrical Engineering. He contributes his time to several non-profit organizations such as Teen Challenge and Sports World Inc. He serves as an Elder in his church and is an accomplished guitar player. He enjoys life in North Haven with his wife, daughter and son.



**Brent Berti**
**Senior Funding Group**
**Branch Manager**
**1224 Mill St, Bldg B.**
**E. Berlin, CT 06023**
**860-997-3254**
**bberti@seniorfundinggroup.com**

## Brent Berti – Bio

Brent is a Senior Reverse Mortgage Branch Manager at Senior Funding Group in Berlin, CT. Brent has been involved in the HECM program for the last 15 years. He takes great pride in explaining the program from A-Z, the advantages and disadvantages of a reverse mortgage and exactly how they can be used to make one's retirement years more enjoyable. His philosophy is that this is best achieved through face-to-face meetings with his prospective clients. Brent represents several of the largest Reverse Mortgage banks in the country, thereby guaranteeing the best available plans for his clients.

During his career, Brent has been a Commodity and Futures trader; a Life, Health, Long Term Care and Estate planner for Allstate Insurance and Aetna Insurance. He is a life member of the Million Dollar Round Table and is a Top of the Table qualifier. Brent received his MS at Rensselaer Polytechnic Institute and his BS at Drexel University.

Brent enjoys everything but more specifically music, Trivia and although he isn't very good at it, he loves to golf.

**Carl D. Bonamico**
Liberty Bank
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cdbonamico@snet.net

**Carl D. Bonamico- Bio**

For over thirty-one years, Liberty Bank's Vice President, Carl D. Bonamico, has offered commercial customers his approach to "doing more" by providing solutions on loan inquiries and informed insight on the local economy. With experience earned through working with his clients during challenging economic times, he has always maintained the goal of delivering clients the best service, products and advice possible. He believes the backbone of any community is the business sector and a lender's obligation is to support the businesses to grow.

As a person committed to his community, Carl is a member in the Quinnipiac Chamber of Commerce.  He also participated on the board of the National School of Banking, Midstate Hospital board of governors and served as board member/director of the Spanish Community Center of Wallingford.

Carl received his Bachelors of Business Administration from the Central Connecticut State University and graduated from the program of the National School of Banking at Fairfield University with an Executive MBA.

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**David L. Cowan -Bio**

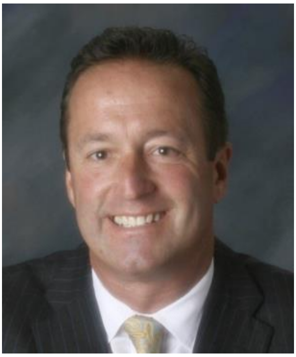
Dave is a leading expert when it comes to Social Security, being that it is the only source of continuous income in retirement. For most of us making the right choice could mean an additional $100,000 or more in benefits over your lifetime. Social Security has over 2,700 rules and regulations which can make it overwhelming for most to understand. They offer people dozens of options to claim benefits - Dave helps people find the right one for them. He often tells people, “I help hard working Americans to get more out of Social Security without working one more day”.

Dave’s expertise has earned his local AAA Motor Clubs endorsement to their 500,000 members with over 5,000 members attending one of his *Maximize your Social Security* workshops in the past. Sergeant McCoy, a leader in professional education courses for CPA’s, often has Dave as a guest on their webinars. Last fall and again this June he has been invited to St Louis to film trading videos for a large broker dealer on Social Security and Medicare. These training tapes are available to their 15,000 financial planners throughout the country. He is also invited into local corporations and towns to educate their employees.

Dave offers his clients a simple retirement plan that coordinates their Social Security, pension if available and their assets together into an inflation-adjusted, tax efficient plan. His plans are simple to understand, easy to follow and flexible as life and needs change. He is the author of a book *How to have a Stress Free Retirement*.

Dave serves his community as Secretary of the Board of Directors of the VNA Community Health Care located in Guilford and is currently serving over 6,000 clients.

Dave and his wife Renee live in North Haven; in his spare time Dave loves gardening and canning. He is quite known for his dill pickles.



Life Planning
Consultants LLC

**Life Planning Consultants, LLC.**
74 Glennwood Rd.
Clinton, CT 06413
Office: 860-664-4118
jamescowanlpc@aol.com

## James W. Cowan Jr. – Bio

Jamie is an Advance Funeral planning expert and is the Founder of Life Planning Consultants, LLC.
He specializes in the needs of those, regardless of age, who need to protect their assets and keep their hard earned money safe.
He's your advocate who will walk you through:

- The Advance Funeral Planning process while helping you understand your options**.**

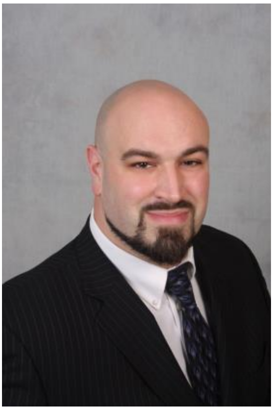
- Veterans benefits that very few are aware of

- Protecting your hard earned savings, keeping your money, and safe money strategies & planning

- Not losing your savings to long term care services or the nursing home/title 19

- Helping you find tax free money

Jamie Cowan has provided guidance to thousands of families and funeral homes for the past 19 years in Medicaid compliance and structuring prepaid burial accounts. He's an expert in the field of funeral planning. He has assisted them and helped them protect and keep what they have earned. Jamie also is a frequent guest speaker at various community seminars and workshops discussing topics such as Funeral planning, Medicaid, and Veterans Pension Benefits.



**Salvatore D'Angelo, AAI**
V. F. McNeil Insurance
Account Executive
203 481-2684 Work
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sdangelo@vfmcneil.com

**Salvatore D'Angelo, AAI – Bio**

*Specializing in helping families, couples, and small to mid-sized businesses select and manage insurance in Connecticut.*

Salvatore began his insurance career with V.F. McNeil Insurance in January 2014. Hired as an Account Executive, he also earned an AAI (Accredited Advisor in Insurance) designation during his first year.

Prior to joining the insurance industry, Salvatore held a fifteen-year history in food service management. He understands the risks and challenges that come along with operating a food service business. This experience coupled with his insurance knowledge put him in a particularly strong position to service the business insurance needs of those in the food service industry.

In addition, he has developed a strong clientele in main street retails shops, commercial buildings of mixed use, and small, professional offices. Salvatore is also particularly strong with helping families and couples select and manage their homeowner's insurance, automobile insurance, and umbrella insurance.

He is a member and Ambassador of the Quinnipiac Chamber of Commerce.

FOURNIER
LEGAL SERVICES

**Joseph E. Fournier, Esq., CPA**
***Serving CT, MA, and RI***
**Main Office: 64 Thompson Street,**
**Suite B101, East Haven, CT 06513**
**860.670.3535**
**jfournier@jeflegal.com**
**jeflegal.com**

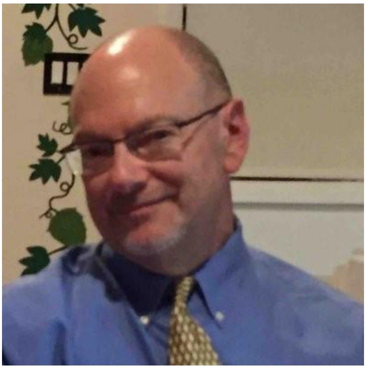
## Joseph E. Fournier – Bio

Joe is the founder and owner of Fournier Legal Services, LLC, a law firm based in the New Haven, CT area that provides business and estate planning legal services to clients in CT, MA, and RI.

Prior to starting his own law firm, Joe worked in the Boston office of PricewaterhouseCoopers, as General Counsel for one of the nation's largest medical records management companies, and as the Managing Attorney and COO for one of Connecticut's leading law firms.

Joe earned his Law degree from UNC-Chapel Hill, his undergraduate degree in Accounting from the University of Rhode Island., is admitted to practice law in CT, MA, and RI.

Joe lives in central Connecticut with his wife and four children, where he enjoys coaching baseball and basketball, along with occasionally golfing, tennis, and skiing.



**David J. Isenstadt CIC, LUTCF**
**New England Insurance Group**
**2514 Boston Post Rd C-2,**
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**Phone 203-453-0471**
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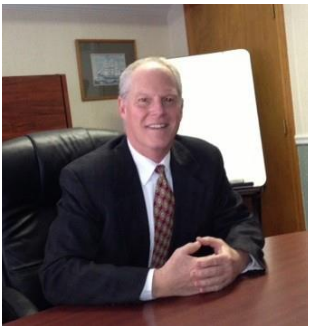
**djineig@comcast.net**

## David J. Isenstadt CIC, LUTCF – Bio

David formed New England Insurance Group in 1991. He started in the insurance business in 1980, and worked for two major insurance carriers, Phoenix Mutual and the Guardian Insurance Company. Dave specializes in employee benefit plans for small businesses, 1-50 employees. These programs include Medical, Dental, Life, and Short and Long Term Disability plans for business owners and their employees. New England Insurance Group (NEIG) represents all of the available group medical insurance carriers in Connecticut, which allows us to show our clients multiple options. He has served on a number of broker advisory boards for major insurance carriers, including Anthem Blue Cross/Blue Shield. He has held leadership positions and is active in several insurance organizations, such as The National Association Insurance and Financial Advisors, NAIFA, a 10-year member of the board of directors for the greater New Haven chapter, the Association of Health Insurance Advisors, AHIA, Health Chair, Connecticut Benefit Brokers, CBB, and the National Association of Health Underwriters, NAHU. He also works in the individual insurance market, in the areas of Life, Health, Disability and Long Term Care (LTC) insurance planning. Dave attended the University of Miami, and holds a BA degree from Southern Connecticut State University in Political Science. He has also earned 2 professional designations, Certified Insurance Consultant, CIC, and Life Underwriter Training Counsel Fellow, LUTCF.



# Thomas Maercklein

**Phone: 203-483-9076**
**Fax: 203-483-9076**
**Thomas.maercklien@att.net**

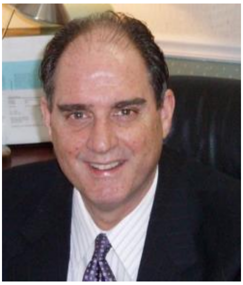
**Thomas Maercklein –Bio**

Tom is an independent agent/broker with a Connecticut life and health insurance license. In his 25+ years in the business he has worked for major life and health insurance companies, small property and casualty agencies, and national service organizations. Since 2001 he has operated his own insurance practice from his Branford, CT office.

Over the years Tom has developed and nurtured hundreds of business relationships with his clients, offering them professional advice and expertise in the areas of life insurance planning, individual and small group health insurance, disability insurance, and Medicare supplement and prescriptions drug insurance products.

Whether meeting with clients at their home or office, or his, Tom takes special pride in listening to their stories, analyzing their needs, and developing a sound and comprehensive solution to their individual situations. He also is a frequent guest speaker at various community seminars and workshops discussing topics such as Medicare.

Outside of professional interest, Tom is active in a variety of civic and cultural organizations including Branford Land Trust, The Humane Society, Branford Youth Lacrosse, and the Soundview Stingrays. He loves to travel, hike, bike, ski and play tennis. Tom enjoys life in Branford with his wife and two daughters.



**Thomas J. Perrone, CLU, CIC**
P O Box 3155
Branford, Ct 06405
203-433-4040
tpnecgginc@comcast.net

## Thomas J. Perrone- Bio

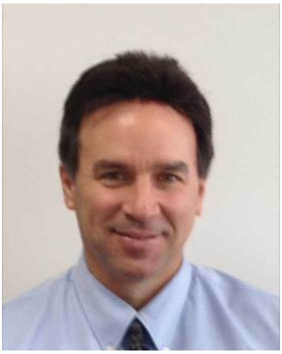
Tom is directly involved with the areas of Estate, Business Planning, Income Planning using tax strategies, and Medicaid Asset Protection Planning.

Tom started in the financial services business in 1971 and has developed ongoing planning strategies to help his clients hold on to their wealth, avoid financial landmines, and lower their taxes. He is the president of **New England Consulting Group of Guilford, Inc.** a firm specializing in Business Succession, Exit and Transition, along with estate and asset protection planning. The firm also specializes in Executive Compensation Planning, a planning strategy that helps business owners and high income executives to create more money for retirement on a tax effective basis.

Tom's belief is that people and businesses can avoid many of the financial disasters by just having more knowledge of the money traps that cause the loss of assets and income. These include taxes, fees and cost of money factors. He believes traditional money concepts have a cost to them, and teaches his clients other more effective planning strategies to save their wealth. Tom also believes that many of the business owners have not planned an Exit Strategy for the future – the "What ifs of life"

- What if I don't want to run a company anymore and want to drop out?
- What if I get sick or disabled, or die?
- What If I lose my key people?
- What if I can increase cash flow or the business economy?

Tom is active in his community and sits on the Board of Trustees of Blackstone Memorial Library in Branford, and the Friends of Blackstone, and the board of BCTV Branford. He has also taught advanced planning courses in business continuation, estate and Medicaid planning for continuing education for financial professionals. By using effective strategies, Tom works towards the protection of estate assets while lowering potential tax exposure. Tom mentors advisors around the area on the topics listed. Tom contributes his time to many non-profit organizations such as the Community Foundation of Greater New Haven, and formally spent many years coaching hockey and baseball for youth groups. LEARN MORE: **FAQ-FOR INDIVIDUALS FAQ-FOR BUSINESS OWNERS**



**Lance E. Ziaks, CPA**
**Duffy & Ziaks, LLC**
350 Center Street, Suite 201
Wallingford, CT 06492
Phone: 203-265-1591
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lance831@aol.com

## Lance E. Ziaks, CPA. - Bio

Lance is the owner of Duffy & Ziaks, LLC in Wallingford, Connecticut. He has personally run this practice since August 2009. Lance is a Certified Public Accountant and has 30 years of experience.

**Professional services include:**

-Preparation of Individual Tax Returns (Form 1040)
-Preparation of Business Returns
  Schedule C
  Partnership Returns (Form 1065)
  Corporation Returns (Form 1120, 1120S)
-Preparation of Estate and Trust Returns (Form 1041)
-Assistance to individuals starting new businesses
  Filing of Forms
  Bookkeeping Services
  Preparation of Quarterly Payroll Tax Returns
-Assistance with tax and bookkeeping programs (Quick Books, Peachtree)
-Consultation services are also available.

Lance takes a strong interest in his clients' overall financial needs. He encourages his clients to schedule appointments to discuss their tax returns and financial questions or concerns. Lance is a member of the Connecticut Society of Certified Public Accountants. He actively participates in continuing education and keeps abreast of current information and tax laws.

# Our Strategic Partners

SAGE SOLUTIONS

**Casey McGannon, MA, CDP**

**Geriatric Care Manager**

**Sage Solutions, LLC**
**888-206-1950 x4**
www.sagesolutions.com

## Our History

Six years ago we began the Business and Personal Benefit Planning Group. www.bbpgrp.com. Today we are proud to say we have grown our Planning Partners to over a dozen entrepreneurs in the financial planning arena. Each person is a professional specialist in their own particular field of endeavor. Each of us either owns their own firm or represents a large firm.

Over the years the group has vetted each Planning Partner to make sure of their trustworthiness, ability, and general ethical standards.

Each of our individual practices has been greatly enhanced through this arrangement. The ability to remain focused in our own specialties while having the confidence to refer our clients to top notch professionals has been of great benefit to our clients. We continue to receive positive feedback and high praise from those we help.

Our group consists of the following professions:
Legal Services, Accounting, Funeral planning, Estate and Business planning, Retirement planning, Long Term Care planning, Banking, Group Health insurance, Individual Health insurance, Life insurance, Investments, Pension planning, Health Care Coordination, Geriatric Care Management, Medicaid planning, and Medicare planning.

We encourage you to visit our website to learn more about us. On it, you will also find some great resources…newsletters, articles, videos and several other educational aids.

We thank you for trusting us with your most valuable assets…your family and your finances.

**"We should all be concerned about the future because we will have to spend the rest of our lives there!"**

**Charles Franklin Kettering**