

Other life insurance strategies to consider

Estate Planning

No matter your net worth, it's important to have a basic estate plan in place. Such a plan ensures that your family and financial goals are met after your death. The discussion of estate planning is essential. Below are a few resources to understanding this complex situation and its solutions.

Wealth Transfer

While planning for life after you are gone, it is necessary to consider the transfer of one's wealth to ensure that your loved ones are cared for. Wealth transfer plans can be beneficial in repositioning your assets to maximize your wealth, with the intention and goal of passing your investments to your heirs.

Business and Executive Planning

All thriving businesses need to protect themselves; life insurance may be the best available option for doing so. Life insurance can also help maximize your businesses potential and protect your key employees.



We are
stubborn on
vision. We are
flexible on
details.

Ascent Financial

Providing comprehensive services in
insurance planning, retirement planning
and asset management





Insurance Options

Term Life Insurance was developed to provide temporary life insurance protection for a set period of time. Term insurance can be purchased as a cheaper alternative to Universal Life permanent coverage.

Permanent Life Insurance provides lifelong protection, and the ability to accumulate cash value on a tax-deferred basis. Unlike term insurance, a permanent insurance policy will remain in force for as long as you continue to pay your premiums.

Long-Term Care Insurance helps pay for the care you need when you can no longer care for yourself. It protects your family's financial future and your investments and savings.

Disability Insurance is designed to help replace a major portion of income when sickness or injury prevents a person from earning a living. It can help pay regular monthly bills while a person is recovering, and unable to perform their job.

Vision and Goals

- To serve the agricultural community in business and transition planning in the upper Midwest
- To provide significant value and be a trusted business partner for Compeer Financial
- Have the ability and team to serve the larger, commercial agricultural based business and families

Services

- ✓ Life Insurance Analysis
- ✓ Long-Term Care Analysis
- ✓ Disability Planning
- ✓ Living Benefits Analysis



“Life Insurance is protecting the future of our farm”

Key Insurance Consultants

Ben Bernard – Managing Insurance Advisor

Anne LeBrun – Insurance Advisor

Mike Arnold – Insurance Advisor

Sean Cludy – Insurance Advisor

In the event of a tragedy, life insurance proceeds can:

- Pay for funeral costs
- Help pay the bills and meet ongoing living expenses
- Pay off outstanding debt, including credit cards and the mortgage
- Continue a family business
- Finance future needs like your children's education
- Protect a spouse's retirement plans

Contact Us

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