



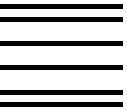
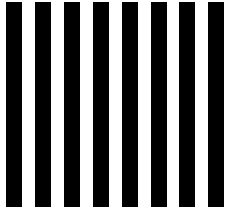
Hoyt C. Murray, CLU, ChFC
 H.C. Murray Corp.
 6133 Rockside Rd., Suite 405
 Independence, OH 44131
 216-525-7280
 216-525-7286 fax

www.hoytmurray.com • info@hcmurray.com

WE UNDERSTAND

We understand you are busy. The majority of professionals' and business owners' attention is focused on developing a business plan, driving sales and making a profit. Let us offer you a second opinion on your risk management program so that you can focus on what you do best...running your business.

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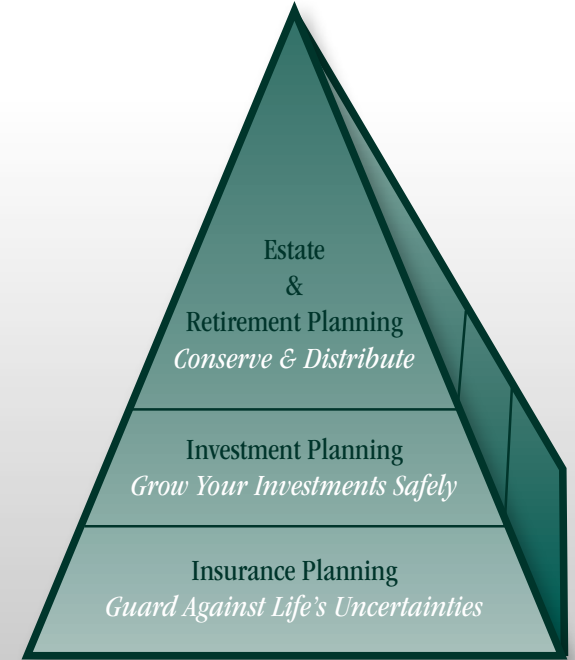
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MISSION STATEMENT

To provide our clients with exceptional professional knowledge, strict ethical conduct, and outstanding service.

H.C. MURRAY CORP.
INSURANCE & FINANCIAL SERVICES



FINANCIAL SERVICES PYRAMID

- PROVIDING SERVICE SINCE 1978 -

*We Can Help You
 Build a Solid Financial Foundation*

PERSONAL & CORPORATE PLANNING

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Life Is Unpredictable. Yet often insurance planning is neglected as more focus is placed on saving for retirement. Unfortunately, many people have lost sight of one of the basic rules of financial planning...**Protection First!**

We believe insurance planning is the basis for protecting the financial future of your family in the event of three economic disasters—*death, disability,* and the devastating cost of *long-term care.*

We believe in providing solutions to problems, problems that come with price tags. The small problems, you can absorb; the big problems can absorb you.

We believe in questions. Only through an honest dialogue of questions and answers can problems be exposed and addressed.

- *If you died tonight, what would you want for your family and how would you provide it?*
- *If you became sick or hurt tonight and could not work, what would you want for your family and how would you provide it?*
- *If you entered a nursing home tonight, what would you want for your family and how would you provide it?*

**We believe in what we do;
for when tragedy strikes,
we are the only ones who
bring a check!**

Have You Reviewed Your Insurance Program Lately?

We Are Here to Help!

Phone: 216-525-7280
email: info@hcmurray.com

Products & Services

LIFE INSURANCE—NEEDS ANALYSIS

- Personal Protection
- Buy-Sell Funding
- Key Employee
- Estate Liquidity

DISABILITY INSURANCE—NEEDS ANALYSIS

- Personal Protection
- Buy-Sell Funding
- Key Employee
- Group Coverage

LONG TERM CARE INSURANCE—NEEDS ANALYSIS

- Utilizing Deductible Dollars
- Medicaid's Role
- Medicare's Role
- Other Alternatives

HEALTH INSURANCE—KNOW YOUR OPTIONS —WHICH PLAN IS RIGHT FOR YOU?

- HSA*
- Dual Choice
- ASO*
- MPP*
- HDDP*
- SPAG*

PROPERTY & CASUALTY INSURANCE

- Home
- Auto
- Business

ANNUITIES, MUTUAL FUNDS, IRAS

BUSINESS PLANNING

- Succession Planning
- Employee Benefits
- Selective Executive Benefits
- Voluntary Benefits

ESTATE PLANNING

- Estate Tax Analysis & Reduction Techniques
- Estate Equalization & Gifting Strategies

RETIREMENT PLANNING

- The Advantage of Tax-Deferred Investments
- Protect Yourself in Down Markets
- Provide Guaranteed Income for Life

*Health Savings Account (HSA), Minimum Premium Policy (MPP), High Dollar Deductible (HDDP), Administrative Service Only (ASO), Specific with Aggregate (SPAG).

About Us

H.C. Murray was established in 1978 as an independent insurance and financial services agency. We have specialized in working with professionals and business owners for over 30 years.

Our attention to detail, as well as dedication to our customers, has set us apart from the rest. Whether your insurance needs are business, personal, or both, we have a genuine interest in finding the right solution for you.

Credentials & Affiliations

Client Base:

- Total Individual Life Sales — Over 2 billion dollars
- Servicing over 2,000 individual clients and over 200 corporate clients

Memberships & Designations

- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Million Dollar Round Table — Lifetime Member
- Estate Planning Council of Cleveland
- Society of Financial Service Professionals
- Cleveland Assoc. of Insurance & Financial Advisors
- Registered Broker/Dealer Rep. Member NASD & SIPC

Please send me information or contact me for a complimentary analysis regarding:

- Life Insurance Policy Audits
- Disability Insurance Protection
- Corporate Benefit Planning
- Business Succession Planning
- Estate Planning
- Retirement Income Analysis
- Long Term Care Planning
- Health Insurance & HSA options
- Annuities/Mutual Funds
- Property & Casualty Insurance

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