SOLUTIONS & SERVICES

COMPREHENSIVE SOLUTIONS FOR EVERY STAGE OF YOUR FINANCIAL JOURNEY

Established in 1998, Financial Renaissance has become a leader in integrating financial and insurance services, consistently pioneering innovative approaches to the complexities of personal and corporate financial management. Built on a foundation of tailored, innovative solutions, we adapt dynamically to meet the evolving needs of our clients.

Our mission at Financial Renaissance is clear: to transform the financial and insurance landscape with strategies meticulously tailored to the unique needs and aspirations of each client. We offer a comprehensive suite of services that seamlessly merges financial expertise with insurance knowledge, empowering our clients to effectively manage these essential aspects of their lives. Our commitment to revolutionizing financial and insurance services is driven by a dedication to excellence and a continuous search for fresh perspectives.

Our Services

At Financial Renaissance, our services are designed to comprehensively address every facet of your financial and insurance needs. Whether you require robust corporate solutions or personalized wealth management, our expert team provides guidance precisely tailored to your unique circumstances. Explore our diverse range of services and discover how we can empower you to achieve your financial goals with confidence and precision.

Corporate Services

Understanding the unique challenges and critical decision-making faced by today's corporate leaders, including CEOs, CFOs, risk managers, and other senior executives, Financial Renaissance leverages deep industry expertise and a proactive approach. We are uniquely equipped to deliver customized solutions that not only address but also anticipate the complex financial and operational challenges your business may encounter. Our goal is to empower your company to thrive by providing strategic, forward-thinking support.

Over the years, we have collaborated with hundreds of businesses across various industries, assisting them with a broad spectrum of financial issues. Our tailored services include:

- **Employee Benefit Packages -** Assisting with the design and implementation
- **Property and Casualty Solutions** - Crafting strategic coverage plans
- **Risk Management -** Identifying and controlling property and casualty risks
- **Key Executive Insurance -** Providing specialized coverage options
- **Litigation Risk Management -** Offering strategies to manage legal exposures
- **Succession Planning -** Implementing buy/sell funding strategies
- **Retirement Plan Management -** Overseeing 401(k) plans and other retirement solutions
- **Executive Compensation -** Designing benefits to attract, retain, and reward talent
- **Supplementary Benefits -** Portable products to enhance group disability and life plans

Private Client, Individuals and Family Services

At Financial Renaissance, we pride ourselves on building personal relationships that go beyond the basics. We get to know you intimately—from understanding your risk tolerance to remembering the names of your children. This deep connection allows us to tailor our services to your specific needs, goals, and concerns, ensuring that each solution uniquely supports your financial journey.

Rest assured, you can depend on us for a comprehensive range of financial solutions tailored to your unique needs, including:

- **Investment Management -** Helping you manage and grow your assets with professional investment services
- **Comprehensive Financial Planning -** Addressing your needs for retirement planning, estate planning, education funding, and savings with dedicated strategies
- **Investment Brokerage Services -** Offering support for individuals who choose to more actively manage their own investments
- **Insurance Solutions -** Ensuring the protection of your loved ones and assets with tailored insurance services
- **Asset Protection -** Safeguarding your most valuable assets before a crisis occurs

Risk Management and Protection for Private Clients

Our Private Client Practice extends far beyond standard financial services, offering a holistic suite of investment, insurance, and risk management solutions tailored to your specific needs. We focus on enhancing asset growth, improving protection, and mitigating any risks to your personal wealth and family's well-being. With our expert guidance, every aspect of your financial life is carefully managed and protected, ensuring peace of mind and security for the future.

Our diverse suite of specialized services includes:

- **Property Insurance -** Coverage for homes, condominiums, vacation properties, and more
- **Asset Protection -** Insurance for vehicles, yachts, fine art, collectibles, and other valuable possessions
- **Comprehensive Policy Reviews -** Detailed analysis of your insurance portfolio to ensure optimal coverage
- **Financial Planning Services -** Liquidity planning, wealth preservation, income replacement, and estate planning
- **Health and Wellness -** Individual health insurance, long-term care planning, and Medicare planning
- **Liability Coverage -** Excess liability, workers' compensation, and specialized policies like kidnap and ransom
- **Personal Risk Management -** Strategies to protect against identity theft, personal and business travel risks

Employee Benefits and 401(k) Plans

Crafting a competitive and comprehensive benefits package is essential to attract and retain top talent. At Financial Renaissance, we guide you in selecting customized employee benefits and 401(k) plans that not only meet current regulations but also align seamlessly with your strategic goals and your employees' needs. Our services are designed to:

Employee Benefits

Integrated HR Product Solutions:

- Health Insurance
- Life and Disability Insurance
- Dental Insurance
- 401(k) Plan
- Deferred Compensation
- Key Man Insurance
- Voluntary Benefits

Accountability

- Financial Analytics
- Renewal Negotiations
- Plan Design and Contribution Modeling
- Vendor Evaluation and Benchmarking
- Claims Utilization Review and Management Analysis

Compliance

- Healthcare Reform Guidance and COBRA Administration
- ERISA Attorney Support
- Compliance Notices and HR Consulting
- 5500 Preparation and DOL Audit Protection

Wellness Programs

- Wellness Fairs and Health Risk Assessments
- Walking and Fitness Programs
- Nutrition and Tobacco-Free Programs
- Disease Management and Wellness Articles

Communication

- Multilingual Support and Communication Calendars
- Employee Engagement and Education Campaigns
- Summary of Benefits and Total Compensation Statements
- On-Demand Webinars and Life Event Summaries

Retirement Plans

Accountability and Performance Monitoring

- **Fund Selection and Administration -** We assist in selecting appropriate funds and administrators to meet your financial goals
- **Monitoring and Analysis -** Keeping an eye on industry trends, we conduct thorough needs analysis and support your plan design and investment portfolio
- **Performance and Diversification -** We ensure alignment with your investment policy, promote diversification, and provide regular performance reports and fiduciary assessments

Compliance and Regulatory Support

- **Policy and Procedure Design -** We assist in crafting and reviewing your investment policy statement and ensuring adherence to ERISA section 404 C
- **Audits and Reviews -** Regularly scheduled plan reviews, audits, and annual fee transparency reports keep your plan compliant and transparent
- **ERISA Expertise -** With on-staff ERISA attorneys, we offer comprehensive consulting and support, ensuring you understand and fulfill your fiduciary obligations

Effective Communication Strategies

- **Engagement and Education -** We facilitate open communications with plan administrators and participants, organize onsite educational sessions, and provide multilingual support
- **Informational Resources -** Regular newsletters, executive summaries, and on-demand webinars keep participants informed
- **Campaigns and Branding -** We help you launch effective benefits usage campaigns and surveys, enhancing participant engagement and satisfaction

Property and Casualty

At Financial Renaissance, we understand that Property and Casualty insurance forms the bedrock of any robust risk management strategy. Regardless of your industry, our seasoned experts possess the deep insight, advanced expertise, and formidable negotiating skills necessary to design and secure comprehensive insurance programs. These tailored programs are meticulously crafted to shield your organization from potential losses, ensuring that your operations continue smoothly under any circumstances.

Core Services:

- **Commercial Property -** Insurance protection for buildings, inventory, equipment, and other business property against loss or damage
- **Commercial General Liability -** Covers legal fees and damages if your business is responsible for injury or property damage
- **Workers Compensation -** Provides wage replacement and medical benefits to employees injured in the course of employment
- **Professional Liability -** Safeguards against losses from claims of errors, negligence, or malpractice by professionals
- **Directors & Officers Liability -** Protects executives from personal exposure to liability resulting from their corporate actions
- **Errors & Omissions Liability -** Coverage for businesses against claims of inadequate work or negligent actions
- **Surety/Bid-Performance Bonds -** Ensures contractual obligations are met, crucial for construction and contracting industries
- **Specialized Industry Coverage -** Tailored solutions for sectors including health, beauty, hospitality, marine, and more, addressing unique risks in each field

Personalized Process:

- Financial Analytics and Management Analysis
- Renewal Negotiations and Vendor Selection
- Claims Review and Budget Projections
- Needs Assessment and Coverage Optimization
- Loss History and Prevention Measures
- Cost-saving Recommendations
- Long-term Program Negotiations
- Claims Coordination and Policy Management
- NCCI/Workers Comp Consulting
- Insurance Market and Legal Climate Monitoring

Individual Wealth Management

We understand that everyone's financial needs are unique. We provide personalized, one-on-one service with custom, strategic solutions for your financial security. Our comprehensive wealth management services are designed to optimize your financial well-being and ensure future peace of mind.

Investment Management:

- **Personalized Investment Advisory** - Tailored strategies including retirement plan advisory and fiduciary partnerships to align with your long-term financial objectives
- **Diverse Investment Vehicles** - Access to equities, bonds, government securities, mortgage-backed securities, market-linked CDs, unit investment trusts, mutual funds, options, ETFs, and more to diversify your investment portfolio
- **Alternative Investments -** Opportunities in structured products and non-public REITs for sophisticated investment diversification

Advisory Services:

- **Flexible Custodianship** - Collaboration with multiple custodians to ensure safe and efficient management of assets
- **Third-Party Managers** - Leveraging external expertise for optimal investment outcomes
- **Advisor-as-Manager Options** - Providing you with direct management opportunities for hands-on investment strategies

Financial Planning:

- **Goal-Based Tools** - Advanced planning tools for precise goal setting and achievement
- **24/7 Online Plan Access** - Constant access to your financial plans, enabling you to stay informed and engaged with your investments

Insurance and Risk Management:

- **Comprehensive Insurance Options -** Diverse offerings from annuities, life, health, long-term care, and disability insurance, tailored for individuals and groups
- **Future Security** - Strategies to secure your financial future against uncertainties through well-structured insurance solutions

Education and Future Planning:

- **Education Savings Plans** - Including UGMA, UTMA accounts, and 529 plans to support future education expenses

SOLUTIONS & SERVICES

Online Services and Resources

Discover our comprehensive suite of online tools and resources designed to empower your financial decision-making and knowledge, accessible anytime and anywhere.

Calculators:
Utilize our interactive calculators for a range of financial queries. Easily compute answers and visualize data through graphs, charts, and tables for a clearer financial perspective.

Video Alerts:
Stay updated with short, informative videos that cover recent developments, new legislation, and essential information across diverse financial subjects.

Market Summaries:
Access weekly, monthly, quarterly, and annual market summaries. These include video updates and detailed reports on major indices, interest rates, and key financial events, helping you stay ahead in understanding market trends.

Newsletters:
Our newsletters deliver timely and insightful articles on a wide array of topics, from retirement planning to personal finance, providing valuable knowledge to enhance your financial well-being.

E-Seminars:
Explore our professional e-seminars for comprehensive overviews on critical financial planning topics. These multimedia presentations are perfect starting points for deeper exploration into various financial issues.

On-Demand Education:
Access a wealth of educational content tailored to help you understand complex financial concepts and stay informed about significant life events.

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