



our Integrity, your Success



We represent a multitude of carriers, enabling us to offer the best products and customized solutions for:

Families

Individuals

Businesses

What We Stand For

Integrus Financial was created to uphold to a higher standard, incorporating integrity in everything we do.

We Believe

- An educated client makes an educated decision
- In treating you the way we would want to be treated
- Each situation is different and requires a customized approach

As an independent financial services marketing organization, we have the opportunity to find the right company, with the right products, for your financial goals. This environment permits us to offer many of the top carriers in the industry. Our team of professionals work diligently to provide the best solutions possible, while educating our clients throughout the process.

Give Us A Chance To Bid On Your Business

You will result in a more secure financial future or the comfort of knowing you're on the right track.

Mission Statement

To deliver financial solutions to families and businesses, utilizing traditional and original strategies that maximize results, provide knowledge and secure their peace of mind.

- Life Insurance
- Refund of Premium Life Insurance
- Mortgage Protection
- Income Replacement
- Living Benefits (Living Insurance)
- Health Supplemental
- Medical Supplemental
- Disability Insurance
- Long-Term Insurance
- Individual Retirement Accounts (IRA)
- Annuities - Fixed & Indexed
- College Planning Alternatives



Family & Individual Solutions

Life Insurance

The "*Peace of Mind*" product that is designed to provide in the event of a loved one's untimely death. With so many options, let's answer the following questions:

- How does it work and what is the best plan for me?
- How much coverage is needed?
- How do I know I'm not over paying?

Health Insurance

Your health is your biggest asset, be sure it is protected. Health insurance can provide solutions for each phase of your life.

Supplemental insurance is a solution that will help you pay for services and expenses that your regular insurance might not cover. The 3 most common supplemental policies are **Cancer & Critical Illness**, **Accident & Disability**, and **Hospitalization & ICU**.

These supplemental plans will help pay for out-of-pocket medical expenses, such as deductibles, copayments, and coinsurance. Also, they may provide you with a cash benefit, which can be used to cover lost wages, medication, and other unexpected expenses you have due to an illness or injury.

Retirement Planning

One of the most important elements of your financial plan is to implement retirement strategies. With so many options available, how do you know what the best vehicle is to get you to your goal:

- Getting To and THROUGH Retirement
- Creating an Income You Can't Outlive
- Wealth Transfer to Heirs
- Reducing Taxes and Minimizing Risk
- Developing a Comprehensive Retirement Plan with You

Business Solutions

Owning and managing your business may take a large amount of effort and energy to reach success. Our Business Solutions will help protect what you have built, provide opportunities to retain quality employees, decrease your tax burden and build a solid financial future.

Some of the solutions we offer for Sole Proprietors & Groups are:

- Group Health Insurance
- Group Life Insurance
- Group Health Supplemental
- Group Disability Insurance
- Buy - Sell Agreements
- Key Man / Key Employee Insurance
- Business Retirement
- Succession Planning...and much more



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Integrus Financial LLC

420 First Street

Carlstadt, NJ 07072

NJ Lic# 1384208

www.integrus-financial.com

The advice contained within this brochure is not intended to provide tax, legal, or accounting advice. For those services you should contact your legal or tax advisor.