

# WHAT WE CAN DO FOR YOU

*We plan so clients can focus on what they do best—building their business.*

“If you need insurance or financial planning services, for personal or business matters, give Ray Croff a call. His success is built on the excellent service he continually provides.”

~Shauna D.



## SMALL BUSINESS SUCCESSION PLANNING

Every day successful businesses cease to exist. Too many times it is due to poor or no planning. Ray Croff, CLU, ChFC specializes in working with small, closely held businesses to **ensure they are prepared** for the smooth transition of the business in the event of a death, disability, divorce, planned retirement, or other events.

- Protect the business you have worked so hard to build.
- Ensure there is a buyer at a set price and a set time when you are ready to retire.



## SAFE MONEY FINANCIAL STRATEGIES

Our focus is the protection, growth, and distribution of personal wealth. We accomplish this by assisting clients in coordinating assets to reduce risk and increase options before and during retirement. Among the **major threats to accumulating personal wealth**:

- Inefficient Distribution
- Unnecessary Taxation
- Market Value Loss
- Lawsuits



## ESTATE PLANNING

You've worked a lifetime to accumulate your estate. All assets in which you have an interest, plus all assets owned by you at your death, are included in your estate for estate tax purposes. Using wealth preservation strategies **before death** can reduce estate transfer costs. We help our clients:

- Identify your estate transfer costs and use tax breaks to reduce these costs.
- Determine the best method of paying the remaining costs.



## INSURANCE PLANNING

- There are many uses of life insurance. Life insurance can be used to protect your family in the event of your death, to fund a buy/sell agreement, or reward and retain a key employee.
- Long-term care insurance protects your nest egg from being depleted due to a long-term care event.
- Your greatest asset is your ability to earn an income. **Protect your income** through disability income insurance.



## CHARITABLE GIVING

Whether you are a non-profit looking to set up a Planned Giving program or you are a donor looking to make the most informed, efficient and most impactful gift, we have experts that can assist you and guide you through the process.

RETAINING KEY EMPLOYEES • DISABILITY & LONG-TERM CARE • ESTATE PLANNING • RETIREMENT PLANS FOR SMALL BUSINESSES



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