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RAY CROFF, CLU, ChFC
 Private Client Division

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WHY TURTLE CREEK FINANCIAL?

- Safe Money Financial Strategies
- Long-Term Planning Strategies
- Asset Protection
- Client-Centered

PRODUCTS & SERVICES

- Business Planning for Small Businesses
- Business Buy/Sell Agreements
- Estate Planning
- Planned Giving Strategies
- Life Insurance
- Annuities
- Disability and Long-Term Care Insurance
- Retirement Planning and Executive Non-Qualified Retirement Plans

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

TESTIMONIALS

“Ray literally takes all the worry out of owning and operating a company. I highly recommend his service and expertise to any size organization!” *-Jim R.*

“Ray Croff maintains the highest integrity and is a genuine pleasure to do business with. If you need life or health insurance, or financial planning services, for personal or business matters, give him a call. His success is built on the excellent service he continually provides.” *-Shauna D.*

WHY RAY CROFF?

Before joining Turtle Creek Financial, Ray worked with a large nationwide firm, serving clients with expertise and care. He also owned his own business for fifteen years. His financial knowledge and entrepreneurial background makes him the ideal choice for small business owners and their families.

- Independent
- Comprehensive
- Client-Centered Planning
- Expert

Ray’s areas of expertise include Financial Planning for Small Businesses, Business Succession Planning for Business Owners, Social Security Planning, Life Insurance, Disability Insurance, and Long-Term Care Insurance.

- B.B.A. Financial Services, The University of North Texas
- B.B.A. Insurance, The University of North Texas
- Chartered Life Underwriter (CLU)
- Chartered Financial Consultant (ChFC)
- National Association of Insurance & Financial Advisors
- Society of Financial Service Professionals
- Adjunct Professor at The University of North Texas

Ray and his wife, Susan, have two children, Mark and Dakota. Family is a high priority activity for Ray. He enjoys family vacations, scuba diving, golf, and skiing. He is also active in the community as a member of the



United Way Board of Directors, CASA Board of Directors, Leadership Denton Board of Directors, and Kiwanis.