



## GROUP DISABILITY AND LIFE INSURANCE

*What is Disability and Life Insurance? Many employers may desire to provide employees with a range of additional coverages outside of the group medical coverage in an effort to draw and retain key personnel. Group Life Insurance, Long Term and Short Term Disability, and Long Term Care are coverages that provide win/win solutions to meeting employers and employees needs. Employers can provide these additional benefits at their expense, or voluntary to the employees at their cost. Group Life insurance can provide protection to those employees who carry no individual life insurance. Group Disability Insurance offers partial income replacement for either a short term (13 or 26 week period) disability, or for a longer period of disability. Group Long Term Care Coverage protects employees if the need arises for extended care.*

**Why can you trust CIA Financial Group to provide you with the best possible Disability and Life Insurance Policy?**

- As an independent insurance agent, **WE DO THE SHOPPING FOR YOU.**
- We represent several insurance companies, so we are positioned to provide you with the maximum choice of coverages, costs, and benefits for the best price
- CIA Financial Group agents are licensed by the State of Michigan and offer comprehensive customer service.
- We make it our business to understand your business needs!
- We will be your advocates to assure you receive superior claims service.
- Because we offer a wide range of services under one roof, you are able to take care of all of your insurance needs in one location.

For over 30 years, CIA Financial Group in Shelby Township, MI, has been providing individuals, families, business owners, and corporate executives throughout Michigan with unparalleled service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is *Your Source for Comprehensive Financial Services.*

To discuss your Disability and Life Insurance needs today, please call us toll free at 1-888-226-7730 or visit us online at [www.ciafg.com](http://www.ciafg.com).

