



OUR HISTORY

For over 30 years, CIA Financial Group has been providing clients with first-rate service based on our history of reliability, integrity and trustworthiness. With clients ranging from individuals to corporations, CIA Financial Group has expanded the range of services offered to best serve the needs of those who depend on us.

CIA Financial Group was established in 1975 under the name of Commercial Insurance Agency, Inc. under the management and supervision of James Kunath. Jim developed the casualty business to a premium volume of \$3 million by 1986 when he purchased the entire stock of the corporation. He continued to manage and direct the growth of the agency to its present management of over 5,500 business and personal accounts. Samuel Crudo joined the company in 1989 to help turn CIA Financial Group into a more comprehensive financial services provider by developing the Employee Benefits Services and Financial Services departments. In 2003, Michael Clancy and Michael Simonds joined our team to enhance our menu of comprehensive financial services.

The growth of CIA Financial Group has required the organization to grow internally by recognizing four key individuals directly in charge of the specific service areas. James Kunath leads the Commercial Insurance team; Samuel Crudo leads the Personal Insurance Services and Employee Benefits Services teams; Michael Clancy* leads the Financial and Investment Management team; and Michael Simonds leads the Mortgage and Financing team.

A large professional staff, of trained and experienced individuals, services the accounts of our clients through a state-of-the-art automated system. Licensed personnel handle all customer contacts for service and processing. The average range of time in service for all employees at CIA is 8 to 10 years. All personnel are trained with expertise in their respective departments.

CIA Financial Group operates five distinct departments to best service the financial requests of our clients, including:

- Personal Insurance Services
- Commercial Insurance Services
- Financial Planning & Investment Services*
- Mortgage & Financing Services
- Employee Benefits Services

CIA Financial Group maintains a perpetuation plan, which includes a stock redemption agreement should anything happen to any of the business' key individuals. This helps to assure clients the perpetuation of the agency's service and continued growth, as well as employment of the professional staff.

CIA Financial Group is equipped and trained to service customers' needs at every level and is proud to provide quality service for every client. The company is located in a 6,200 square foot facility at 45,600 Village Blvd, Shelby Twp., MI.

** Registered Representative offering securities through Mutual Service Corporation Member FINRA/SIPC.
Advisory Services offered through CIA Financial Group A Registered Investment Advisor.
CIA Financial Group, Inc. and Mutual Service Corporation are separate companies.*

