



NHSCPA The Insurance Portfolio
for **LIFE & HEALTH**
Helping You Move from Good to Great


Objective: To provide NHSCPA members with preferred access to best-in-class insurers, products, planning and pricing to increase their financial security and peace of mind.

<p>TERM LIFE Insurance</p> 	<p>Competitive Advantages</p> <ul style="list-style-type: none"> ➤ 50% - 70% lower costs over the long term ➤ Premiums are level, not increasing every 5 years ➤ Program available to spouse, staff and clients ➤ No requirement to re-qualify for preferred rates ➤ 15% premium discount in year one 	<p>The leader in low-cost life insurance protection, now with a NHSCPA 15% discount in year one</p>
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* When paid by EFT. Buyer's Guide and Policy Summary available. Policy Form No. B-36.13 CPA

<p>DISABILITY Insurance</p> 	<p>Competitive Advantages</p> <ul style="list-style-type: none"> ➤ Most favorable definitions / terms available ➤ Premiums are guaranteed through age 65 ➤ Cost of Living and other riders are available ➤ Retirement plan contributions, business loans, overhead & buy-sell agreements can be insured 	<p>The most comprehensive plan available to protect your most important asset – your income</p>
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* Policies issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned subsidiary of The Guardian Life Insurance Company of America, New York, NY

<p>LONG TERM CARE Insurance</p> 	<p>Competitive Advantages</p> <ul style="list-style-type: none"> ➤ More comprehensive definitions and features ➤ Choice of 2 industry leaders in LTC field ➤ NHSCPA discount of 5% each year ➤ Typical savings of 15% - 25% vs. National Plan ➤ Benefit design flexibility 	<p>An essential plan for providing quality care while protecting your hard earned assets and retirement income</p>
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Paul Doran

Please contact **AVERY INSURANCE** for information

PaulD@averyinsurance.net


(800) 759-7579 (603) 569-2515


WorthPartners
NHSCPA Insurance Administrator

NH CPA The Insurance Portfolio
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<p>BUSINESS Insurance</p> 	<p>Competitive Advantages</p> <ul style="list-style-type: none"> ➤ 15% NHSCPA discount off the base premium ➤ Add'l credits for good loss history / experience ➤ Extensive coverage options, limits & deductibles ➤ Additional insurers like Zurich, Hanover and others available for special situations 	<p>Programs are customized for each CPA firm based on a thorough risk assessment</p>
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<p>PROFESSIONAL Liability</p> 	<p>Competitive Advantages</p> <ul style="list-style-type: none"> ➤ Wide range of CPA services are covered ➤ Comprehensive coverage includes prior acts ➤ Coverage available for the entire staff ➤ Choice of plan limits and deductibles ➤ Additional insurers available for special situations 	<p>Coverage will be tailored to the unique needs of each firm, from the solo practitioner to the large practice</p>
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<p>PERSONAL Insurance</p> 	<p>Competitive Advantages</p> <ul style="list-style-type: none"> ➤ 5 to 15% range of NHSCPA discounts ➤ Home, Auto, Umbrella & Boat coverage available ➤ Program customized for each member & staff ➤ Additional insurers like Chubb, Progressive and others available for special situations 	<p>A review of personal insurance and the property / risks you are protecting should be completed every 3 years</p>
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Tod O'Dowd
President

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