



***Epi-Digm<sup>®</sup> Financial & Insurance Marketing (Epi-Digm<sup>®</sup>) offers a choice of products, programs and providers to help meet today's financial challenges.***

At Epi-Digm<sup>®</sup> the management is committed to offering quality choice of products from the most well known financial service companies to provide the best financial solutions for each client's needs.

### **Providing Companies**

Epi-Digm<sup>®</sup> agents can offer personalized financial solutions to their clients with the signature products from following affiliated companies:

- **Columbus Life Insurance Co.**
- **Pacific Life Insurance Co.**
- **Allianz Life Insurance Co.**
- **AIG (American General Life Insurance Co.)**
- **Aviva Life Insurance Co.**
- **MetLife Investors Distribution Company**
- **Nationwide Life Insurance Company**
- **American Skandia / Prudential Financial**
- **Hartford Life Insurance Company**
- **Anthem Blue Cross of California**
- **Blue Shield of California**
- **And more...**

### **Financial Solutions**

Epi-Digm<sup>®</sup>'s broad array of client-focused solutions offers individuals and families and the small business owner the tools they need to help them meet both today and tomorrow's financial demands.

### **Insurance Protection**

Protect both yourself and your loved ones whether you live too long, die too soon or become disabled with one of these affordable plans.

- Life Insurance
- Critical Illness Insurance
- Disability Insurance
- Long-Term Care Insurance
- Health & Medical Insurance

### **Retirement Planning**

Build a secure future through tax-advantaged retirement plans.

- IRAs
- Annuities
- SEP / 401K

### **Estate Planning**

Years of savings can be destroyed without proper estate planning. Epi-Digm<sup>®</sup> offers solutions to help our clients during life and after their death.

- Wealth Transfer Strategies

### **College Funding Plans**

Start saving now your child's brighter future.

- 529 Plan
- Educational Savings Account

### **Residential Mortgage Products & Services**

Through the association with independent bankers / brokers, our agents can offer ways to help clients finance a home and/or lower their monthly mortgage payments.

- Fixed Rate Mortgages
- Adjustable Rate Mortgages
- Interest-Only Programs
- Home Equity Line Of Credit (HELOC)