

PERSONAL ATTENTION

Since 1971, Heischman Insurance Services has provided clients with the highest level of personal service and quality products. Our services include

- **Business Insurance**—Life, health, disability, property, and casualty
- **Individual Insurance**—Life, health, disability, property, casualty, and retirement
- **Senior Services**—Annuities, financial and estate plans, Medicare supplement, and cash-flow management

SERVICE AFTER THE SALE

As an independent insurance broker, Heischman Insurance Services offers a wide range of business and individual insurance programs and coverage. Our knowledgeable and experienced professionals will not only help select the plans and options that work best for you, we will also continue to support your plan with personal, professional service in all areas, from administration to claims.

ADVANCED SERVICES

To help mature customers adequately address their financial management needs, Heischman Insurance Services has developed a network of skilled and principled experts who provide professional services in

- *Estate Planning*
- *Eldercare Law*
- *Accounting*
- *Investments*
- *Financial Planning*

Because Heischman Insurance has worked with these individuals for many years, our customers can be assured of building a sound financial structure from trustworthy people.

For more information on all our insurance services contact

Heischman Insurance Services

7504 Slate Ridge Blvd.
Reynoldsburg, OH 43068

Phone (614) 861-7055
Fax (614) 755-4412
jheischman@aol.com

Or visit our website at
www.jheischman.com

ONE CONTACT— MANY CHOICES— PERSONAL SERVICE

Heischman Insurance Services offers busy individuals a **one-stop agency** to obtain complete business and personal insurance coverage at a competitive price.

As an independent insurance broker, we will put together a custom insurance package for you from leading companies in the industry that avoids both gaps and overlaps.

Better yet, you will deal with a knowledgeable insurance professional who will answer your questions and advise you on insurance changes that may affect you, your business, or your retirement plan.

HEISCHMAN INSURANCE SERVICES

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INDIVIDUAL

Our individual insurance services are available for individuals—or as part of a business package for owners or key employees:

LIFE INSURANCE

- Universal Life
- Traditional Whole Life
- Term Insurance—10- to 30-year plans
- Annual Renewable

HEALTH INSURANCE

- Comprehensive Major Medical
- Hospitalization
- Medicare Supplements
- Supplemental Programs
 - Dental
 - Prescription Card
 - Cancer Plans
 - Vision
 - Medical Plan Deductible Offset Coverage

RETIREMENT PLANS—IRAs

DISABILITY INCOME PLANS

PROPERTY AND CASUALTY COVERAGE

- Automobile
- Homeowner's and Renter's Insurance
- Liability
- Fire

ANNUITIES

- Single Premium Deferred Annuities
- Flexible Premium Deferred Annuities
- Individual Retirement Accounts
- Immediate Annuities

BUSINESS

Our business services include:

LIFE INSURANCE

- Key Person
- Deferred Compensation
- Business Continuation Plans
- Group Life

HEALTH INSURANCE— FOR COMPANIES OF ANY SIZE

- Group Health Insurance
 - Comprehensive Programs
 - Section 125 Plans
 - Managed Care Programs
- Preferred Provider Organizations
- Point of Service
- Health Maintenance Organizations

RETIREMENT PLANS

- SEP
- 401K
- Corporate Pension Plans

DISABILITY INCOME PLANS (SHORT- AND LONG-TERM PLANS)

- Business and Salary Continuation Plans
- Overhead Expense Plans

PROPERTY AND CASUALTY INSURANCE

- General and Professional Liability
- Vehicle and Fleet Coverage
- Inland Marine and Bonds

CONSULTING

- Determination of Insurance Needs
- Professional Planning and Evaluation for Financial and Business Plan Development

QUALIFICATIONS

Jon R. Heischman, owner of Heischman Insurance Services, has been in the insurance industry for over 30 years and holds the following designations:

- Member of the National, State, and Local Associations of Health Underwriters
- Member of the Circle of Excellence
- Registered Health Underwriter (RHU) Designation
- Life Underwriter Training Council Fellow (LUTCF) Designation
- Certified Senior Advisor™ (CSA)

CERTIFIED SENIOR ADVISOR

Retired and elderly people have unique financial concerns and are served better by professionals with special training. Jon Heischman is a Certified Senior Advisor. CSA is a designation given to professionals who

- Successfully meet screening requirements
- Complete training and education courses on priority concerns facing seniors and how to best meet seniors' needs
- Adhere to the society's code of ethics
- Meet annual continuing education requirements

CSAs are the nation's most qualified professionals on senior issues.