

What is the Chris D. Callen Focus Strategy Approach?

The **Focus Strategy Approach** is a unique method of designing an overall personal and business insurance portfolio – with amazing clarity – which typically takes the confusion out of the insurance buying process.

Many professionals are confused when it comes to selecting and implementing their personal and business insurance needs. Understanding the complexities of life, health, disability and long-term care insurance, estate planning, loan acquisition and business continuation needs can be quite frustrating.

Following the completion of our **Focus Strategy Approach** analysis, clients will have a better understanding of their entire insurance program. Clients will also be provided with detailed, easy-to-understand spreadsheets, which can be taken directly to their tax, legal and/or financial advisors.

After implementation of the **Focus Strategy Approach**, many clients are able to substantially lower their overall insurance payments by consolidating or totally eliminating unnecessary or outdated policies.

How It Works

What do we charge for this comprehensive analysis program? Nothing! We are paid a commission by the insurance company on any products that are purchased.

After an initial teleconference and completion of our in-depth Health and Lifestyle questionnaire, our experienced staff will assess your data and make the appropriate recommendations.

Following an in-depth webinar, we will send you the necessary forms to complete the insurance purchase process. Once signed, clients simply return all documents to our office for submission to the insurance companies.

After implementation of the **Focus Strategy Approach**, it is not uncommon for clients to quickly realize a substantial savings on their insurance portfolios, while at the same time increasing their overall insurance coverage.

Interested? Here's How to Get Started:

1. Request, complete and return our Health and Lifestyle questionnaire, which will allow us to prepare a custom analysis based on your exact situation.
2. Send us a complete copy of your most recent business and personal taxes, all of your current insurance policies and copies of any current buy/sell agreements.
3. Wait for our representative to contact you to set a convenient time for you to review your insurance analysis by telephone. A face-to-face meeting is never required.



Our Experienced Staff

Why Choose Chris D. Callen, Insurance Agent?

- The **Focus Strategy Approach** is unique.
- We represent only financially strong companies.
- All appointments are done by webinar or teleconference – never a need for a face-to-face meeting.
- We will save you your most valuable resource...time.
- Fully paperless – all electronic correspondence and office systems are compliant with 2010 HIPAA requirements.
- Licensed in all states including Alaska and Hawaii.
- We are an independent insurance agency that uses an unbiased approach without regard to any specific insurance company.
- A one-stop shop for all your disability income, life, health, long-term care, fixed annuity and estate planning needs.
- Service – staff who knows how to handle all your insurance needs.

It is our philosophy that each client is of great worth. We consider it an honor to contribute to our clients' personal financial well-being. We care about our clients as individuals and it is our commitment to deliver their insurance planning with personal integrity while always in consideration of their time and needs.



Chris D. Callen, Insurance Agent "Helping Professionals Nationwide"

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To COMPLETE INSURANCE PROTECTION



"Serving Dentists Since 1981"

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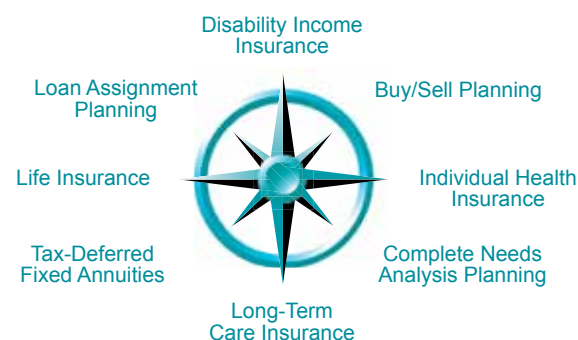
Who Are We?

Chris D. Callen, Insurance Agent is an independent insurance planning firm that has been servicing clients throughout the United States since 1981.

Our primary objective is to provide our clients with the opportunity to use the latest insurance planning techniques that have been traditionally reserved for major fee-based financial planning firms for the benefit of their top clients. Our client base consists primarily of medical professionals and their families.

Our commitment is to provide our clients with the very best products and services available. We give careful consideration to plan design, policy pricing, contractual provisions and company financial strength. It is through years of diligent research that we are able to design a personalized program that best suits our clients' individual needs.

Discover the safety and results we provide with our unbiased third-party approach to your overall planning needs. Our interest remains with the client rather than a particular insurance company. This assures you of obtaining the most competitive and proven products available. Our computerized comparative analysis enables you to make an easy choice. We will save you time and money by allowing you to work with one firm rather than being inconvenienced by several one-product company representatives.



About Chris D. Callen

Chris D. Callen is an independent insurance agent who began his career in the insurance industry in 1981. Since that time he has focused on the personal and business insurance needs for dentists and other medical professionals nationwide. His firm's services have been used by many of the nation's leading fee-based financial planning and practice management firms.

His firm, *Chris D. Callen, Insurance Agent*, is based near Columbus, Ohio. Chris is insurance licensed, and serves clients in all states including Alaska and Hawaii. His unique **Focus Strategy Approach** system provides a comprehensive insurance analysis that incorporates all areas of both personal and business insurance needs.

Chris is a Vietnam veteran where he served with both the 101st Airborne Infantry and 4th Infantry units. He currently serves as the post bugler at funerals and veterans' memorial events at his local VFW post. Chris and his wife Lynn have two adult children between them, as well as three dogs.

Professional Accomplishments*

Published In:

Dental Economics, The Profitable Dentist, The Richards Report, Doherty on Dentistry, Sally McKenzie's The Dental Network and The Cutting Edge I, II & III – A Dental Practice Management Book Series.

Lectured For:

Excellence in Dentistry Seminars, Paragon Management Associates, Inc., Hufford Financial Advisors, Minnesota Dental Association, The Richards Report, Dental Guru Series, Indiana Dental Association, along with numerous dental study clubs throughout the country.

*A Partial List

About the Firm

As an independent agency, with no allegiance to any particular insurance company, we are capable of finding the right carrier for each client based on exact health and lifestyle situations.

It is very important that clients have access to all of the top carriers for any given product line in order to maximize savings. Whether a client's needs are for disability income insurance, life insurance, health insurance, long-term care insurance, fixed annuities, estate planning implementation, buy-sell planning or business loan origination protection, *Chris D. Callen, Insurance Agent* can assure our clients will receive the right policy based on their specific needs.

As client confidentiality is our utmost concern, all of our in-house systems have been modified to be in accordance with the HITECH ACT of 2010 which pertains to security and protection of clients' confidential information. All of our systems, including email, web hosting, client contact software, and paperless documentation servers are encrypted to the level required by the Act in order to keep your information safe and secure.

Comprehensive Services

The Focus Strategy Approach – customized insurance analysis system – a unique method to gain complete understanding and control of your entire insurance needs.

Personal & Business Disability Income Planning – directly with the client or with the help of your financial advisors.

Retirement Planning – to include long-term care insurance analysis and implementation, low-risk guaranteed income tax advantaged products and estate conservation.

Business Continuation Planning – for clients following the death or disability of a business partner.

Coordination with Financing Companies – regarding required life and disability income insurance for business owners and practice acquisition clients nationwide.

Important Questions

- Am I sure my disability income policy will pay me when I will need it the most and that I have the absolute best definitions available for my profession?
- Do I have the right amount of life and or disability income insurance for myself, my business or my family?
- Will my family be able to live comfortably at my or my spouse's death?
- Will my family be assured to get the true value of my practice at my death or disability?
- Will my family or my heirs be drained of their inheritance in the event a catastrophic sickness or injury?
- Will I be able to keep my business going in the event of my partner(s) death or disability?
- Will I have enough income for a lifetime when I retire? Guaranteed?
- Are all my business loans covered with life or disability insurance in case of death or disability?
- Am I HIPAA-compliant with my personal and business health insurance?
- Will my heirs be subject to death taxes on my estate, including my personal life insurance?