

# CAPITAL INSURANCE AFFILIATES

*Capital Insurance Affiliates has assembled an experienced insurance management team to support your clients and provide the best solutions for each of your clients' needs.*

## WHAT WE DO:

Capital Insurance Affiliates is a full-service life insurance general agency specializing in corporate insurance, family protection and personal estate planning. We also provide advice on a variety of trust vehicles for optimal estate planning strategies. Since we offer products from over one hundred life and annuity carriers, our independence insures that we select the best solution to meet your clients' needs.

Our mission is to provide your valued clients with exceptional service, expert knowledge and innovative planning solutions. We specialize in providing unique sales ideas that we can take to market immediately, utilizing the industry's premier companies and products.

Capital Insurance Affiliates is committed to helping your clients find solutions to their personal and business needs and obligations. We place a great deal of importance on establishing relationships that are based on time-tested values such as trust, service and dedication to quality.

We exist because of you, the broker, and concentrate our resources on the services and products that you tell us are of the greatest value to your clients. Because of this due diligence, we have pioneered creative solutions for individuals, families and businesses.

Through sophisticated tax and insurance planning, we are able to provide the cost effective security and protection your clients seek.

We also incorporate the use of executive benefit plans to enhance the value of your corporate clients.

## EXECUTIVE BENEFIT PLANS:

- **KEY PERSON PLANS**—Key Employee Indemnification involves the purchase of insurance by a business on the life of an individual whose particular skills make a significant contribution to the business' efficient and continued operation. By a resolution, the business authorizes the purchase of insurance required to indemnify it against any loss resulting from the death or disability of the key employee. A valuation is then completed to determine the amount of protection needed.
- **SPLIT DOLLAR PLANS**—Split Dollar Plans are used in situations where one party needs insurance protection and another party has the cash to pay for it. Split Dollar Plans can be established between a business and business owner, between a business and a key person, or between individuals and a trust(s).
- **EXECUTIVE BONUS PLANS**—An Executive Bonus Plan is a fringe benefit used to reward and retain key employees whose services could be sought by competitors. Typically, an employer would purchase life insurance contracts on selected key employees. Employees can use their contracts to protect their beneficiaries for financial hardship. Generally, premiums are deductible to the employer and must be reported as income by the employee.
- **BUY-SELL PLANS**—Buy-Sell Plans can be an excellent way to protect the future of a business in the event of an owner or shareholder's death, disability, retirement or voluntary withdrawal from the business. The agreement typically addresses continuation strategies by specifying the circumstances under which business interests can or must be sold, the sale price, the terms of the purchase and the source of funding. Life insurance is generally regarded as the most efficient method of funding for a Buy-Sell Plan.
- **NON-QUALIFIED DEFERRED COMPENSATION PLANS**—Non-Qualified Deferred Compensation Plans provide supplemental retire-

ment, death and disability benefits to key executives. The supplemental retirement income benefit may be designated specifically for each participant. The business deduction is delayed until benefits are actually paid, at which time it is taxable to the executive.

- **DEFINED BENEFIT PLANS**—Traditional Defined Benefit Pension Plans are permanent retirement plans established by employers and funded exclusively for the benefit of employees and their beneficiaries.

412(i) Defined Benefit Plans are more suited to businesses and professional practices with six or fewer employees that wish to maximize contributions and tax deductions to a greater extent than is permitted under a traditional Defined Benefit Plan.

In addition to Executive Benefit Plans, Capital Insurance Affiliates offers the following:

- **TRADITIONAL LIFE**—Whether you are considering single-life options or multi-tier combinations, we can help you create the ultimate plan to meet your clients' needs and financial budget. Our outstanding case management service and objective approach to carrier investigation and selection allows you to deliver superior live insurance solutions for your clients with specific need in the following areas:

- ◆ Universal Life
- ◆ Term Life
- ◆ Whole Life
- ◆ Indexed Life Insurance
- ◆ Variable Life Insurance

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■ **ANNUITIES**—An experienced team of annuity specialists, together with an unmatched product portfolio, allows us to offer the most competitive annuities in the business including:

- ◆ Fixed Deferred Annuities
- ◆ Indexed Annuities
- ◆ Single Premium Immediate Annuities
- ◆ Annuity-Life Arbitrage

■ **LONG-TERM CARE**—With 77 million “baby-boomers” getting older daily, you know that Long-Term Care Insurance is a crucial part of a well-rounded financial plan and on the minds of many of your clients. With all the competition in the marketplace, where do you begin? You begin with Capital Insurance Affiliates. Our knowledgeable Long-Term Care team is eager to help you evaluate your clients’ needs and offer them the very best and affordable recommendations.

■ **DISABILITY INCOME**—Our Disability Income specialists will work with you in designing the proper policy for your clients. We provide you with the tools and knowledge you need to place the case and will take the time to ensure that you understand this much needed—but often neglected—area of your clients’ financial plan.

- ◆ Individual
- ◆ Business Overhead Expense
- ◆ Buy-Out
- ◆ Special Risk



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#### INSURANCE MANAGEMENT TEAM:

Our insurance management team has over 60 years of combined experience in the life insurance industry. We have worked on the Estate Planning and Business and Succession teams for two of the five largest closely-held businesses in North Carolina.

- ◆ **William B. Nicholson**—Bill is the Director of Capital Insurance Affiliates. He is a Chartered Financial Consultant and specializes in business and estate planning. Bill is also a member of the National Association of Philanthropic Planners.
- ◆ **Alan B. Long**—Alan is an Associate Director of Capital Insurance Affiliates. He is also a Chartered Life Underwriter who specializes in Insurance and Estate Planning.

Our management team and support staff are always at your disposal so give us a call!



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