SF PARTNERS--LIFE INSURANCE DIVISION

Personalized Solutions for Complex Problems℠

Business owners don't need life insurance if...

- They don't personally guarantee their bank debt
- They don't ***have*** bank debt
- They ***want*** to be in business with their dead partner's widow **and** her lawyer.
- They don't have employees who are critical to the company's bottom line
- They don't have competitors who would like to steal those key employees away
- The company is worth less than $1 million...or is it $3.5 million? *Isn't it double if I'm married? But does my wife have to keep the business to get the applicable exemption amount? What is congress going to do?...Maybe I should call my estate planning attorney after all?*

Steven R. Craig, CLU, ChFC, MSFS has been working with highly successful business owners, their CPAs and attorneys since 1983. He has provided creative solutions to complex problems while coordinating with clients and their trusted advisors.

Steve's resume in the life insurance business is virtually unmatched. He has been an agent and sales manager, a top general agent and a senior executive in a major life insurance company.

SF Partners--Life Insurance Division

20700 Ventura Blvd. #140

Woodland Hills, CA 91364

(818)888-9037 FAX (818)999-6006 email: steve@sfpartners.net

CA Ins. Lic. 0644692

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STRUCTURED FINANCIAL PARTNERS

About Structured Financial Partners—Life Insurance Division

After establishing its fee-only business consulting practice, Structured Financial Partners has expanded its services to include life insurance planning for the owners and key executives of middle market companies. This division of the firm will take a decidedly consultative approach toward solving clients' economic problems. We are not affiliated with any life insurance company or any broker-dealer to whom we owe a duty of loyalty. Our only loyalty is to our clients.

Steven R. Craig heads up the SF Partners Life Insurance Division. Steve is uniquely qualified to handle the needs of business owners and other high net worth individuals.

Entering the financial services industry in 1983, Steve has been successful as an agent and sales manager, in running a large agency and as a senior executive in a life insurance company home office.

In working with clients, his focus has been working with business owners and other high net worth individuals and their trusted advisors. Steve has a reputation for providing creative solutions to complex financial problems while presenting them in a clear, concise manner.

His professional education includes a Master of Science in Financial Services degree from the American College in Bryn Mawr, PA, as well as the CLU (Chartered Life Underwriter) and ChFC (Chartered Financial Consultant) designations. He has lectured extensively across California and nationally to insurance agents, financial planners and CPAs on the topics of Estate Planning, Qualified Retirement Plans and Executive Compensation. His numerous articles have appeared in national trade publications and have been syndicated in the mainstream press.

Long involved in the financial services industry's professional organizations, Steve is past president of NAIFA-San Fernando Valley, past president of the SFV Society of Financial Service Professionals and the SFV GAMA. In the community at large, he is past president of the Van Nuys Rotary Club and has served on the board of a variety of non-profit organizations.

An example of our services:

Buy-Sell agreement and funding review
Life Insurance trust and policy review
In-force policy evaluation
Insurance for debt liquidation
Executive Compensation planning
Estate tax liquidity planning
Key Executive insurance review
Insurance for income replacement

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STEVE@SFPARTNERS.NET WWW.SFPARTNERS.NET

20700 VENTURA BLVD.
SUITE 140
WOODLAND HILLS, CA 91364

PHONE 818-888-9037
FAX 818-999-6006
CA INS. Lic 0644692