

YOUR WEALTH PRESERVATION TEAM



Robert Havens, Access Financial Group/Interment Trust Services. Bob primarily works with funeral directors who counsel families in the pre-planning and pre-funding of their funeral arrangements. This planning provides financial and emotional advantages to the families being served. In addition to avoiding the uncertainty of future costs by planning with known costs, it also enables families to make sensible decisions, without the strain and confusion that comes with grieving.

1-860-870-8899



Armen Abrahamian, CLTC, CSA, specializes in providing advice and outstanding service to individuals and families who are serious about preparing against the greatest financial risk facing seniors today... a long term care illness. Legal, tax and financial advisors whose clients require long term care specialization frequently call upon him for his expertise.

1-866-456-8566

armenltc@aol.com



Rosemary Browne, CLTC, Rosemary has worked in the senior market for over 10 years. She specializes in helping seniors sort through the myriad of Health Care Options including the new Medicare Prescription Plan D Program. She is also familiar with various state sponsored assistance programs such as the Connecticut State Pharmaceutical Assistance Program (ConnPace).

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Kathryn Freda, is a reverse mortgage specialist with Webster Bank who has worked with older adults for the past decade, assisting them with housing and financial options. She has been treasurer and board member of the State of Connecticut Commission on Aging since 1999 and was elected Chair of the Commission in September of 2005. Ms. Freda has served on the public policy committee of the Alzheimer's Clelian Adult Day Care Center, located in Hamden, CT. Ms. Freda holds a master's degree in gerontology from St. Joseph College in West Hartford, CT.

1-800-543-3375 ex. 37294 **kfreda@websterbank.com**



Guertin and Guertin, frequently present on Estate Planning for various community and professional groups. The firm has taught Estate Planning and has authored a book and numerous articles on this subject as well as Probate, Medicaid and Elder Law.

Guertin and Guertin's straight forward approach to Elder Law issues help to simplify even the most complicated issues.

1-800-483-7846

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Jody Goss, CSA, CEP, RFC, has been helping retirees for over a decade. He has been recognized by various organizations and news media as an expert in protecting income and assets, maintaining independence and dignity, as well as creating the ideal legacy. Mr. Goss is a nationally known educator of attorneys, CPAs and financial service professionals. Jody's complete biography can be reviewed in the Executives and Professional, *Who's Who* listed in the Library of Congress.

1-800-307-0794

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Ken Gurin, is the owner of 2 Comfort Keepers offices and is part of a national network of over 500 offices nationwide. Comfort Keepers provides homemaking, companionship and personal care services in the home, from 2 hours to 24 hours a day. All caregiver employees are screened, bonded and insured, servicing an extensive number of highly satisfied clients.

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Jennifer Keyes-Smith, Geriatric Care Consultant, has provided Connecticut seniors with advocacy and education on aging issues for more than 10 years. Through her consulting business, *Elder Care Resources*, she specializes in helping elders and family caregivers understand the long-term care options available to them, and make critical decisions about present and future care needs. She has served on numerous statewide committees and workgroups including: The Connecticut General Assembly's Long Term Care Advisory Council; The Connecticut Nursing Home Transition Project; and The Qualidigm Quality Improvement Initiative. Currently, she serves on the Public Policy Committee of the Alzheimer's Association, Connecticut Chapter.

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Joy Redding, SRES, CRS, owner/broker of J. Redding Realty is a realtor that specializes in Senior housing. This includes, but is not limited to Continuing Care Retirement Communities (CCRCs), Independent Living Communities, and Assisted Living Residences. Joy is prepared to help a senior make comfortable living choices.

203-494-7445

www.jreddingrealty.com



Tim Bourdon, CSA, has been helping retiree for over 16 years. He taught retirement planning courses at Briarwood College and companies such as Stanley Tools, Bridgestone Firestone and Fireman's Fund Insurance Company. As a respected consultant, Tim's ethical and candid approach to financial planning helps retirees make sound financial decisions. Tim's main focus is helping retirees preserve and protect the hard earned dollars they have spent a lifetime accumulating.

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