



# Empowerment Advisory Team

## Tax Planning

Cash Balance Plans *James Morin*    1031 Exchanges *Carl Pikus*  
Delaware Statutory Trusts *Jeff Noblin*    Qualified Plans *James Morin*  
*ERT Specialists:*  
Cost Remediation  
Cost Segregation  
Opportunity Zone Fund  
Puerto Rico Act

## Risk Mitigation

Life Insurance Specialist *Team Empower*  
Long Term Care *Team Empower*  
Disability *Team Empower*  
Property & Casualty *Daniel Carmody*

## Legal

Small Business Attorney *Matt Duke*  
Estates & Probate Attorney *Michael Ezzell*

## Business Advisory

Key Employee Retention *Team Empower*    Business Financing *Curt Kruse*  
ESOPs *James Morin*    Executive/Deferred Compensation *James Morin*  
Outsourced CFO *Lynn Kupper*    *ERT Specialists:*  
Certified Business Valuation  
Business Exit Planning

## Wealth Management

Life Settlements *Team Empower*    Social Security Specialist *Team Empower*  
Charitable Giving *Team Empower*    Annuity Specialist *Team Empower*  
Premium Financing *ERT Specialist*

