

# IMPROVE EMPLOYEE RETENTION AND BE THEIR HERO!

**A lifetime  
of protection  
and value.**

**Wouldn't you like to offer a unique employee benefit, that adds no additional cost to your bottom line and helps increase employee retention and morale?**

Our worksite products do just that, while also helping employees protect their families' financial futures, all at no cost to your business.

## What we provide for your employees:

- ✓ Guaranteed issue and fully portable, fixed premium, dividend eligible whole life insurance
- ✓ Group Term and Disability
- ✓ Employee Educational employee workshops designed around financial planning
- ✓ Individual Financial Planning
- ✓ Retirement exit strategies for employees



John D. Lawrence, LUTCF  
Senior Vice President  
[johnlawrence@financialguide.com](mailto:johnlawrence@financialguide.com)  
Phone: 925-570-3781  
Text: 925-477-5200  
CA License #0E78351



Evelyn M. Fernandez  
Financial Services Professional  
[evelynfernandez@financialguide.com](mailto:evelynfernandez@financialguide.com)  
Phone: 916-870-2400  
Text: 916-619-6094  
CA License #0E58357

Schedule time with me!



Securities and investment advisory services are offered through qualified registered representative of MML Investors Services, LLC. Member SIPC. Supervisory office: 6701 Koll Center Parkway, Pleasanton, CA 94566 (925) 979-2300. Local firms are sales offices of Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001 and are not subsidiaries of MassMutual or its affiliated companies. CRN202801-7989560