
with Kurt Ferris

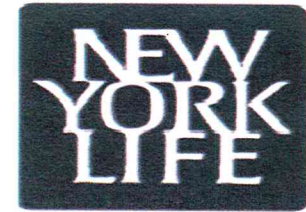
Kurt is committed to providing individuals, families, and businesses with life insurance and financial products and services that meet their needs.

By keeping up with current insurance and financial product trends and offering outstanding service, Kurt earned a reputation for integrity and for showing true concern for his clients.

and New York Life

Since 1845 New York Life has served the insurance and financial needs of individuals, families, and businesses. As one of America's oldest insurance companies, New York Life has honored its commitment to its policy owners through the Civil War, two World Wars, the Great Depression, and numerous recessions. Our conservative investment philosophy and prudent management principles have enabled the Company to help generations of Americans realize their financial objectives.

New York Life Insurance Company
New York, New York



THE COMPANY YOU KEEPSM



Kurt Ferris

**Financial Services Professional
Agent for
New York Life Insurance Company**

**Registered Representative for
NYLIFE Securities LLC
(Member FINRA/SIPC)
A Licensed Insurance Agency
5788 Widewaters Parkway
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Cell 315-529-2012
Bus 315-449-8651
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Experience/ Achievements

- Leader in lives Protected 2011 & 2012
 - Quality Council 2009-2012
 - Board of Directors NAIFA – Syracuse
 - Former Business Owner
 - Member Oswego-Fulton Chamber of Commerce
 - Membership Committee Chamber
 - Graduate of State University of NY at Oswego
 - Volunteer Coach Mexico Softball
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PRODUCTS OFFERED:

- Individual Life Insurance
- Fixed Immediate & Deferred Annuities*
- Long-Term Care Insurance
- Disability Income Insurance**
- Health Insurance**
- Mutual Funds #
- Variable Annuities #

PERSONAL PLANNING FOR:

- Life Insurance Needs
- Estate Conservation
- Retirement Planning
- Social Security Maximization
- Pension Maximization
- College Funding
- Mortgage Protection
- IRA Funding

BUSINESS PLANNING FOR:

- Buy-Sell Funding
- Deferred Compensation
- Key Person Protection
- Voluntary Payroll Deduction Programs
- Qualified Plan Funding:
 - SEPs
 - Keoghs
 - 401(k)s
 - Pensions

* Issued by New York Life Insurance and Annuity Corporation (A Delaware Corporation).

** Products available through one or more carriers not affiliated with New York Life, dependent on carrier authorization and product availability in your state or locality.

Securities offered through NYLIFE Securities LLC (member FINRA/ SIPC).

HOW NEW YORK LIFE RATES WITH THE EXPERTS

An insurance policy is only as good as the company behind it. To help consumers make intelligent decisions, independent services rate insurers. While the rating services use the same criteria to make their judgments, each focuses on a separate aspect of a company. New York Life Insurance Company and its subsidiary, New York Life Insurance and Annuity Corporation have received the highest ratings currently awarded to any life insurer by all four major ratings agencies as indicated below:

Moody's: Aaa
for financial strength

A.M. Best: A++
for financial strength

Standard & Poor's: AA+
for financial strength

Fitch: AAA
for financial strength

Source: Individual Third Party Rating Reports
(as of 8/8/11)



The financial strength and ratings do not apply to any investment products because they are subject to market risks and will fluctuate in value.

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