

# Insurance as a Part of Your Financial Plan

Insurance is an integral piece of your financial picture, find the right solution with advice from an unbiased advisor.



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Ryan is a Senior Financial Advisor in the Stuart, Florida office of HBKS® Wealth Advisors (HBKS®). He began his career in 2002 with a regional brokerage firm in Pittsburgh, Pennsylvania. He subsequently transferred to an advisor role at a large international brokerage firm and ultimately began managing his own office for the firm. In 2005, Ryan transitioned his practice to HBKS and relocated to Stuart with his family. In addition to his regular wealth management and planning duties, Ryan has supervised the Stuart team's insurance strategies for over a decade. He also provides insurance analysis and assistance to the HBK tax department on an as needed basis.

Ryan earned his Bachelor of Science Degree in Finance, graduating Cum Laude from the University of Pittsburgh. Ryan is a CERTIFIED FINANCIAL PLANNER™ and is licensed with expertise in Life, Annuity and Health insurance.

When it comes to achieving your financial objectives, both growing your wealth and protecting it, you benefit from counsel that understands your entire financial condition - your needs, the needs of your family, the issues you face in your business, etc. That is why HBKS® Wealth Advisors (HBKS®) has assembled knowledge in the widest range of financial services, so as a firm we can look at your financial picture holistically, then provide the counsel and services that best accommodate your objectives and address your challenges. This includes insurance.

Your HBKS advisor is supported by deep expertise in the full range of personal and business insurance. From life, long-term care and disability insurance, to key man and buy-sell protection, to policies that serve to protect your estate, or products that provide for life-long income, insurance is a solution.

Life insurance is purchased to provide needed support for loved ones at a person's death. Annuities are acquired to provide an income stream in their retirement years. Long-term care insurance is obtained to cover at least part of the costs of ongoing care when illness or age prevents them from being able to care for themselves.

But sometimes the solution is not insurance, and what insurance agent is going to tell you not to buy insurance? If the solution isn't insurance, they don't make a sale. For example, many times clients are offered insurance products to manage tax, but often the solution does more harm than good. Frequently our clients, even with significant wealth, are already in low tax brackets. By implementing an insurance/investment strategy they may be sacrificing opportunities for long-term capital gains and qualified dividends. The equation that needs solving is: Which will produce the most wealth, security and piece of mind to my family? Due to their narrow focus, most insurance agents can't have the insight into or the ability to analyze clients' comprehensive needs.

That's not to say insurance strategies are not appropriate, only that you want an advocate, not a sales person. When your situation is viewed in its entirety, your HBKS wealth advisor, with the support of the firm's more than 400 financial professionals, might recommend an approach to solving a problem or

When your situation is viewed holistically, your HBKS® wealth advisor, with the support of the firm's more than 400 financial professionals, might recommend an approach to solving a problem or protecting an asset that does not require you to buy insurance.

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Like other financial products and services, insurance plays a part in your comprehensive financial plan. So an insurance purchase should consider your comprehensive financial position. HBKS insurance specialists work with you to consider all of your options and their impact to your plan before recommending any insurance strategy. And when insurance is the appropriate solution, they provide access to a wide range of insurance underwriters to get you the right policy at the best price. And considering a time when the insurance might be needed, who do you want helping you make a claim? Will that agent be around and familiar with the recent changes in your life, or need to be caught up? Most clients prefer their team, who has worked with them for years, to be in control and helping them make decisions.

Unlike individuals who only sell insurance and are motivated to sell you the products they represent, HBKS is focused on you and on the solutions that best address your challenges and objectives. We are not here to push products. We use two independent agencies as a think tank to provide the most options, carriers and products to our clients. This unbiased approach keeps the focus on you as the client and not on the insurance sale. We are confident that under this process, we will continue to prosper along side our clients, not at their expense.

*Insurance as a Part of Your Financial Plan* is one of a series of articles on insurance solutions by Ryan Furtwangler, CFP®.

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