



▶ **COPIC Financial Service Group**

## **YOUR PARTNER FOR SUCCESS**

An independent insurance  
brokerage and consulting firm  
that focuses on the health care  
industry and offers a wide variety  
of products and services.



Better Medicine • Better Lives

***COPIC Financial  
Service Group, Ltd.***

[www.copicfsg.com](http://www.copicfsg.com)

# WE'RE HERE TO HELP

## Simplify your life.

At COPIC Financial Service Group, we are passionate about making sure physicians, dentists, and other members of the health care community are appropriately protected throughout their career and over their lifetime. Your needs will change from your first day to your last, and we can help you prepare for each stage.

Whether you need services for your group or have individual needs, our team can put all the pieces together for you, simplifying the process from the beginning. And unlike other agencies who may only offer one product or service, we have the essential professionals you may need for your business or personal needs under one roof, so we can work side-by-side for your benefit.

Our team is experienced in assessing practice risks. As an independent insurance brokerage and consulting firm, COPIC Financial Service Group works with a variety of top carriers and partner companies to provide the best products and services based on your individual and group circumstances.

## Over 30 Years of Customer Care

COPIC Financial Service Group started doing business in 1985 and has grown over the years to build a strong, reliable, and knowledgeable team, expand its scope of services, and establish itself as a trusted partner known for its commitment to customers. We do the research on your behalf and guide you to save you valuable time and money. As part of the COPIC family of companies, we share the same high values and ethical standards, lead with integrity, and have a strong customer support system in place.

### EXPERIENCED PROFESSIONALS WHO CARE

Our strength rests on our people, and each staff member is chosen carefully to reflect our shared values, including our focus on customer care. Our team is comprised of leaders in the industry with years of experience to draw upon. Together, we take the time to understand your unique needs. We go the extra mile to solve issues, in a thoughtful and empathetic manner. Further, we offer continuity of care: many of the COPIC Financial Service Group team members have been here for 20+ years.

## Products and Services to Meet Your Needs

### INSURANCE PRODUCTS

- ▶ Dental insurance—group
- ▶ Disability insurance—individual/group
- ▶ Health insurance—group
- ▶ Life insurance—individual/group
- ▶ Property and casualty insurance
- ▶ Vision insurance—group
- ▶ Workers' compensation

### INVESTMENT & RETIREMENT PLANNING AND BENEFITS

- ▶ Employee benefit compliance
- ▶ Human resources services
- ▶ Investment planning
- ▶ Payroll services
- ▶ Professional Employer Organization (PEO) options
- ▶ Qualified retirement plans

## Collaborations

COPIC Financial Service Group is a strategic partner of the Colorado Medical Society (CMS) and endorsed by the Colorado Dental Association (CDA). These specialty societies recognize our unique knowledge and ability to serve their members. FSG account representatives work to negotiate group discounts for society members when possible.

We offer the following special programs to their members:



CMS members  
Group dental health plan through Delta Dental of Colorado.



CDA members  
Group health plan through National General Benefits Solutions.

Contact us for more information.

## Leading with Integrity

Medical and dental professionals have unique financial challenges, such as protection of their income if they become disabled, cyber liability and succession planning for their practice, and business and family insurance coverage, all of which require specific knowledge and experience. Working with COPIC FSG assures you will receive:



A **"big picture"** approach—we'll look at your situation from every angle to determine products and services to ensure appropriate coverage.



A comprehensive plan to prepare you for **long-term growth and stability**, outlining the milestones in your life as we help you prepare for the future.



A **lifelong relationship** built on trust, stability, and experience, so that we can get to know you and take care of you as your needs change over the years.



Objective advice and recommendations based on **research and performance** because COPIC FSG is not directly tied to any insurance or investment company. Our allegiance is to you, not the individual carriers.

*COPIC Financial Service Group, Ltd., is an insurance brokerage firm representing a variety of insurance carriers. Products offered by COPIC Financial Service Group are not issued by COPIC Insurance Company.*

*Securities and Investment Advisory Services offered through Woodbury Financial Services, Inc., Member FINRA, SIPC and Registered Investment Adviser. COPIC Financial Service Group and Woodbury Financial Services, Inc. are not affiliated entities.*

# Menu of Products & Services

COPIC Financial Service Group has the experience to help navigate complex decisions and find a solution. We work with physicians, dentists, and other members of the health care community to help make sure they are adequately insured to manage their professional careers and personal lives. We are an independent insurance brokerage and consulting firm that focuses on the health care industry and offer a wide variety of products and services. Review the list below and call COPIC FSG to learn more about all the ways we can help simplify your life:

## PROPERTY & CASUALTY

- ▷ Business Owner's Insurance (Property/General Liability)
- ▷ Cyber Liability/Data Breach Insurance
- ▷ Errors and Omissions (E&O)
- ▷ Directors and Officers (D&O)
- ▷ Liability Insurance
- ▷ Umbrella (Supplement to General Liability)
- ▷ Employment Practices
- ▷ Fiduciary Liability
- ▷ Fidelity Bonds (ERISA)
- ▷ Homeowners
- ▷ Automobile

## HEALTH, DENTAL & LIFE

- ▷ Group Health Plans
- ▷ Group Dental Plans
- ▷ Group Vision
- ▷ Group Disability
- ▷ Group Life

## WORKERS' COMPENSATION

## EMPLOYEE BENEFIT COMPLIANCE

- ▷ ACA/ERISA Compliance

## PROFESSIONAL EMPLOYER ORGANIZATION (PEO) OPTIONS

## DISABILITY INSURANCE

- ▷ Disability Income
- ▷ Disability Overhead Expense
- ▷ Disability-Retirement Security

## LIFE INSURANCE

- ▷ Term Life Insurance
- ▷ Variable Life Insurance
- ▷ Whole Life Insurance
- ▷ Universal Life Insurance

## INVESTMENT & RETIREMENT PLANNING

- ▷ Qualified Retirement Plans
- ▷ Simplified Employee Pension Plans (SEPs)
- ▷ 401(k) Plans
- ▷ Traditional and Roth IRAs
- ▷ 529 College Savings
- ▷ Practice Continuation Planning

## HUMAN RESOURCES (HR) SERVICES

- ▷ HR Trainings and Tools
- ▷ Wellness Programs
- ▷ Compensation Structure

## PAYROLL SERVICES



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