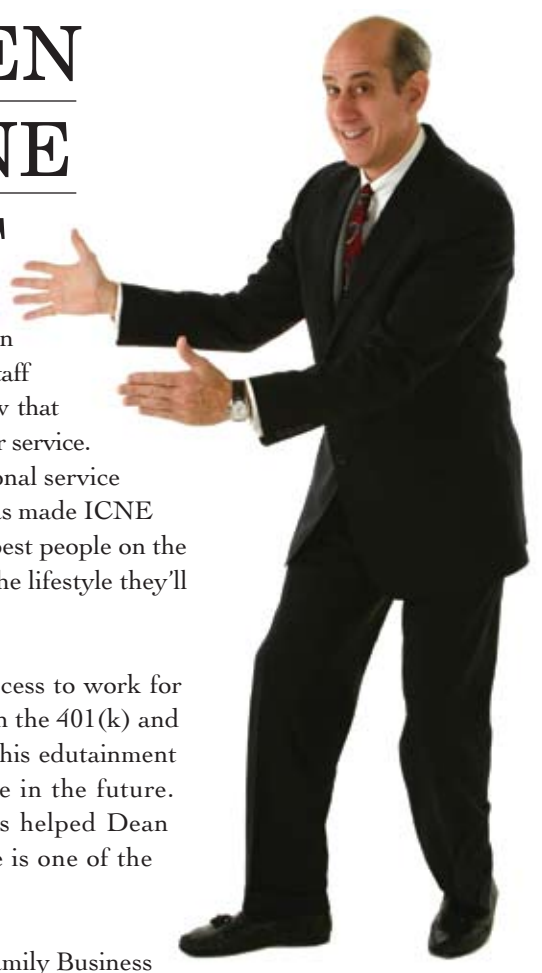




Dean Florian, Bill Trudeau, David Florian

# FOR 10 YEARS, CHARLIE'S BEEN HELPING THE PEOPLE AT ICNE PREPARE FOR RETIREMENT



**T**ruth be told, none of the principals at the Insurance Center of New England (ICNE) has any intention of retiring any time soon. And Dean Florian, ICNE's president, would prefer to keep his entire staff around as long as possible. Dean's been in the insurance business for 33 years, long enough to know that customer service is the name of the game — and that staff retention is a major factor in providing great customer service. By keeping a veteran staff on board and happy, ICNE puts itself in position to deliver consistently exceptional service to commercial insurance, personal insurance and group employee benefits customers. That's part of what has made ICNE one of the largest independent insurance agencies in the region. Dean recognizes that in order to keep the best people on the job and happy over the long term he needs to do what he can to help members of his staff feel good about the lifestyle they'll be able to achieve when they finally do retire. That's where Charlie Epstein comes in.

Charlie set up a 401(k) plan for ICNE employees 10 years ago. He's put his Desirement Planning™ process to work for ICNE's 70 full-time staff members, using an entertaining and informative approach to get staff interested in the 401(k) and to keep plan participants actively involved in making decisions regarding their investments. Charlie uses his edutainment approach to get participants to recognize how the decisions they make today will affect their lifestyle in the future. Dean says Charlie has kept ICNE staff interested, involved and informed over the years. And that's helped Dean keep his talented staff around. "We try to keep a real happy family around here," Dean says. "Charlie is one of the important providers in that."

Charlie can help improve staff retention at your business, too. A member of the original class of Certified Family Business Specialists from the American College, Charlie has been providing guidance to owners of closely held businesses for more than 27 years. With Desirement Planning™, he can help you improve both retention and recruitment, which can keep your business staffed with people who will help it grow. You and your staff may not be ready to retire any time soon, but Charlie's organization and expertise can help you relax right now, knowing you're doing everything you can to prepare for the future.

## EPSTEIN FINANCIAL SERVICES



Charlie Epstein, CLU, ChFC, AIF®, Certified Family Business Specialist  
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