Rita Gibson Insurance & Investment Services, Inc.

"When I started my business twenty-five years ago, my goal was to become a trusted advisor to my clients by helping them organize their resources so they could successfully chart their financial futures," explains Rita Gibson, owner of Rita Gibson Insurance & Investment Services, Inc. "We help our clients throughout their lives, whether it's coverage for a young family with a new baby or a retiree who wants to look at generating more tax-efficient retirement income and pass their assets onto their beneficiaries."

Rita Gibson Insurance & Investment Services, Inc. serves middle and upper-income families, successful business owners and professionals, executives, and retirees. Rita focuses on life and disability insurance, retirement and estate planning, and business insurance.

"What satisfies me most is when I can deliver a check, a helping hand, and provide sound advice to a family after death or disability," she says. "The certainty of cash when it's needed most during a challenging time can reduce stress and maintain continuity. The family can remain in its own world and live in the same house, the kids can attend the same schools, and the proceeds can provide the income to continue on."

Preparing clients for retirement and presenting them with their first retirement checks from their investments is also

gratifying. "Optimizing income by coordinating Social Security with retirement assets is important," says Rita. Before clients file for Social Security, Rita meets with them to discuss Social Security claiming strategies that best suits them. She continues working with and monitoring their investments as they draw income during retirement.

Long-term care planning for families is another service. "Our senior clients like to receive care at home as long as possible and these policies provide tax-free funds for these services," Rita notes. "Long-term care protects our clients' assets and allows them to have better control of their care."

For individuals, Rita Gibson Insurance & Investment Services provides life insurance so loved ones can maintain their current lifestyle in the event of death, and audits existing policies to be sure they are still in force, competitively priced, and name the correct beneficiaries. She provides disability income policies to replace income if a client is sick or hurt, and offers long-term care plans that pay for personal care. In addition, the firm offers retirement planning, including IRAs, asset management, tax-free retirement income through Roth IRA and life insurance cash values, and retirement income cash flow that coordinates with their estate planning.

For its business clients, the firm offers retirement plans that serve a variety of business needs, including 401k plans, profit sharing, or a customized combination that suits the business owner and the employee mix. In addition, Rita offers key executive coverage for owners and key employees; business succession planning for privately held companies; long-term care; retirement planning; and tax-free retirement income policies for owners and/or key employees and executives. "Cost-effective retirement plans can create better participant outcomes for a more secure retirement," she says. "We coordinate with our clients' attorneys when they create buy/sell agreements to protect the business against loss of a business partner as well as provide liquidity for a buyout agreement. Protecting revenue and talent are also important considerations."

RITA GIBSON

Insurance & Investment Services INC.

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Rita knows that when people regard financial services as complex and confusing, they may miss out on many potentially rewarding financial opportunities–or take unnecessary risks and fail to adequately protect their assets. "I help my clients focus on their goals and priorities," Rita notes. "When clients bring in senior parents or adult children for assistance in preserving family assets, I have the pleasure of serving different generations of the same family."

Rita graduated from the University of California Davis and holds the designations of Life Underwriter Training Council Fellow (LUTCF), Chartered Life Underwriter (CLU), and Retirement Income Certified Professional (RICP).

Rita is vitally engaged in the greater Sacramento community. She chairs the UC Davis Hospital Children's Miracle Network Advisory Council and is a member of the Rotary Club of Sacramento; National Association of Insurance & Financial Advisors; National Association of Health Underwriters; and the Million Dollar Round Table (MDRT), an international organization of successful insurance and financial advisors. The MDRT Foundation awarded a grant honoring Rita's service to the UC Davis Children's Hospital. She is passionate about raising money to fund medical research to help kids in our region.

Since Rita launched her business, the firm has donated more than $250,000 and thousands of hours of volunteer time. Through the Sacramento Rotary Club, she co-chaired a fundraiser that raised over $300,000 for the Powerhouse Science Center. She has also raised funds for the YMCA Superior California and the Sacramento Philharmonic Orchestra. Organizations she supports financially are the UC Davis Children's Hospital, the Manetti Shrem Museum at UC Davis, the Crocker Art Museum, UC Davis Women in Philanthropy, Powerhouse Science Center, the Rotary Club of Sacramento, the B Street Theatre, St Michael's Episcopal Church, and Arcade Church.

To learn more about Rita Gibson Insurance & Investment Services, please visit www.ritagibson.com.