Creative Thinking. Customized Solutions. Caring about you since 1932.

Who Do You Trust To Help You Ensure The Financial Well-Being Of Your Business Or Family?

Since 1932, we have helped hundreds of clients. For more than 80 years, our approach to client service has been predicated on the highest degree of integrity and professional ethics. We are located in Newton, MA and serve public and private businesses, family businesses, non-profits and high net worth individuals all over New England.

* provided in partnership with The Hilb Group of New England

CONTACT US

617-225-2600

info@sapers-wallack.com

www.sapers-wallack.com

SAPERS & WALLACK

HILB GROUP

WEALTH MANAGEMENT

- Comprehensive Wealth Planning
- Investment Selection including Tax Efficient Overlays
- Financial Planning
- Estate Planning and Inheritance Equalization
- Advisor Coordination
- College Funding

For more products and services, please visit:
sapers-wallack.com/services/individual/wealth- management/

EXECUTIVE BENEFITS

- Alleviating Reverse Discrimination: Life, Disability and Retirement
- Create Plans to Attract, Retain & Reward
- Life Insurance Carve Out (inefficiencies of group term life)
- Deferred Compensation
- Split Dollar Life Insurance
- Financial Planning and A La Carte Plans for Executives

For more products and services, please visit:
sapers-wallack.com/services/business/executive-benefits/

GROUP BENEFITS

- Benefit Strategy Advice
- Compliance (ACA, ERISA, etc.)
- Claims Analysis & Cost Control
- Wellness Programs
- Employment Legal Resources
- Employee Communications and Enrollment Software

For more products and services, please visit:
sapers-wallack.com/services/business/group-benefits/

RETIREMENT PLAN CONSULTING

- Retirement Plan Design Consulting
- Investment and Plan Administration Review
- Fiduciary Governance & Plan Audit Advisory
- Retirement Plan Education & Financial Wellness
- 401k, 403B Plans & Pooled Employer Plans
- Defined Benefit or Contribution Plans

For more products and services, please visit:
sapers-wallack.com/services/business/retirement-plans/

PROPERTY & CASUALTY

- Review Needs & Existing Contracts
- Provide Risk Management Advice
- General & Professional Liability
- Directors & Officers and Errors & Omissions
- Workers' Comp, Commercial Auto
- Cyber Risk & Commercial Crime

For more products and services, please visit:
sapers-wallack.com/property_casualty

INSURANCE

- Provide Insurance Needs Analysis
- Policy Advisory & Review Services
- Estate Liquidity Strategies
- Life, Disability and Long Term Care
- Annuities
- Tax Planning

For more products and services, please visit:
sapers-wallack.com/services/business/insurance/

CHARITABLE STRATEGIES

- Help Non-Profits Minimize Risk and Raise More Funds
- Help Increase Endowments
- Help Donors Donate More Efficiently
- Charitable Remainder & Wealth Replacement Trusts
- Zero Estate Tax Strategy
- Super CLAT's

For more products and services, please visit:
sapers-wallack.com/services/business/charitable-strategies/

BUSINESS CONTINUITY

- Business Continuation Planning: Retirement, Death, Disability & Termination
- Retention Programs for Key Employees
- Buy/Sell and Key Person Insurance
- Creative Business Purchases Using Life Insurance
- Charitable Transfer of Family Business Stock

For more products and services, please visit:
sapers-wallack.com/services/business/business-continuity/

© Sapers & Wallack, Inc