

# PERSONAL INSURANCE

## Crystal Holmen Insurance Consultant

Crystal has helped clients with their financial and insurance needs at Webb Financial Group since 2001. Before joining Webb Financial Group, Crystal worked in Human Resources Management for 17 years where she worked with various insurance products to develop employee benefit programs.

Too often, we take our ability to generate an income for granted. Only when we lose that ability, do we truly appreciate what we had. Unfortunately, by then it's too late. At Webb Financial Group, our wide range of risk management tools can help protect the hopes and dreams of you and your family. Crystal's goal is to help clients with their insurance needs to help achieve their overall financial goals. Her focus is on Annuities, disability Insurance, Life Insurance and Long-Term Care.

### Annuities

Annuities are investments issued by a life insurance company. Their primary functions are to accumulate money on a tax-deferred basis and provide an income you will not be able to outlive. Annuities can be an important part of a retirement planning strategy.

### Disability Insurance

If you think illness or accidents only happen to others, think again. There is no way to know if you will ever experience a disability and lose your income for an unknown length of time. Crystal can assist you in compiling a plan that will provide for your standard of living should you ever become disabled.

### Life Insurance

An essential part of preparing your financial future is choosing the right life insurance to cover you and your family. Crystal can guide you in reviewing term, variable, universal and whole life policies from a variety of top carriers. Beyond the analysis, we will help you determine how much life insurance is necessary to meet your long-term objectives.

### Long-Term Care

A well-rounded life plan includes facing some dire facts. Many of us may need assistance in performing daily activities as we age. Long-term care insurance will help you to safeguard a dignified lifestyle, protect your liberty and provide you with the freedom of making your own decisions regarding your standard of care, whether at home or in a nursing home.

### Licenses & Certifications

State of Minnesota, Life & Health Insurance Agent  
Notary Public Commission  
Senior Professional Human Resources

### Experience

Insurance Consultant at Webb Financial Group, 2001 – present  
Human Resources Management



#### Contact Information:

#### Crystal Holmen

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