



Insure **Today.** Secure **Tomorrow.**

**KARCHER**  
**A ▲ G ▲ E ▲ N ▲ C ▲ Y**  
*Your Insurance Marketplace™*

*Full Service*

Insurance Coverage and

Financial Services.

## First-rate Selection. Distinct Collection.

**Insurance Products** We are able to provide a thorough evaluation of all your insurance needs, by reviewing your existing policies and comparing them with products of highly rated and well established insurance providers.

We'll work with you to help keep your premiums cost effective and to seek a variety of multi-policy and other discounts that may apply. We'll also help take the worry out of your decision-making process.

For added convenience, you can request a quote through our web site [www.karcheragency.com](http://www.karcheragency.com). In every instance, we will closely review each application and conduct an in-depth comparative analysis.



### **Our range of products includes:**

**Auto** Liability and No Fault ▲ Comprehensive  
▲ Collision ▲ Uninsured/Underinsured Motorist  
▲ Road Service and Rental



**Home** Property ▲ Liability ▲ Contents ▲ Replacement  
Coverage ▲ Rentals ▲ Vacant Property

**Recreational Vehicles** Boats ▲ Jet Skis ▲ Motorcycles  
▲ Snowmobiles ▲ Motor Homes ▲ Classic Autos  
▲ Travel Trailers



**Business** General Liability ▲ Property ▲ Commercial  
Auto ▲ Business Owners Package ▲ Workers  
Compensation ▲ Business Income ▲ Bonding

**Life & Long Term Disability** Term Life Insurance ▲ Whole  
Life Insurance ▲ Universal Life Insurance

Visit us at  
[www.karcheragency.com](http://www.karcheragency.com)

## Exceptional Character. Exceptional Assets.



**Experienced Advisors** Since 1934, the Karcher Agency has served the insurance needs of thousands of individuals, families and businesses—from one generation to the next. As independent agents, we have the expertise and resources to educate, and not overwhelm, our clients with valuable information about products that can serve their individual needs.

**Friendly, Personalized Service** We've learned from years of experience that each person or business we serve is unique—no two are alike. That's why we take the time to consult with each one individually, to gain as much information about your needs, to provide as many affordable options as possible and to help you make a selection that fits your personal financial strategy.



**Building on Success** Our success has been built on the confidence clients have placed in us, year after year, to help take care of their insurance and financial needs. We welcome your call at any time—whatever your questions may be. We want to serve as a valuable resource to help you make informed decisions.

**Our Commitment to the Community** With more than 75 years in business, the Karcher Agency has become a well respected “institution” in Dearborn and in surrounding southeast Michigan communities. Our friendly, open door policy and ongoing commitment to community service have enabled us to spread goodwill and to better understand your needs.

## Personal Service. Individual Care.

**Employee Benefit Products & Services** Group Life/Health & Disability Income Insurance\*\*  
▲ Pension, Profit Sharing and 401(k) Plans  
▲ Payroll Deduction Plans ▲ SIMPLE IRAs  
▲ Non-Qualified Retirement Program

**Financial Analysis** Life & Disability Income Insurance Needs ▲ Analysis of Savings and Investments\* ▲ Retirement Income Needs

**Medical** Individual ▲ Medicare ▲ Short Term/Temporary Coverage

**Personal Insurance** Life and Disability Insurance ▲ Long Term Care

**Business Planning** Business Continuity/Succession ▲ Buy/Sell Strategies ▲ Family Business Succession ▲ Key Person Insurance  
▲ Business Insurance to help secure a loan

**Executive Fringe Benefits** Executive Business Plans ▲ Split Dollar Insurance  
▲ Deferred Compensation Funding  
▲ Salary Continuation Plans ▲ Non-Qualified Executive Fringe Benefits

**Investment Products\*** Mutual Funds  
▲ Variable Annuities

**College Funding Products** College Costs Analysis ▲ Analysis of Investment Alternatives\* ▲ Insurance and Investments\*

**Retirement Planning** Individual Retirement Accounts (IRAs) ▲ Fixed and Variable Annuities\* ▲ Retirement Needs Analysis  
▲ Retirement Income Strategy ▲ Tailored Retirement Plan ▲ Long Term Care Insurance

**Estate Planning** Preserving the assets you have worked hard to accumulate and helping protect your loved ones are foremost in our estate analysis and planning process.  
Estate Tax Minimization ▲ Charitable Giving  
▲ Distribution Planning ▲ Life Insurance in an Irrevocable Life Insurance Trust



Michael Rice | CPCU

Michael Rice, vice president, is responsible for overseeing the firm's staff of insurance professionals. Rice's in depth knowledge of the insurance industry, including property and casualty, and more than 25 years with the Karcher Agency serve as a valuable resource to customers and colleagues.

## Well-Organized. Committed Service.

**Group Benefits and Business Planning** In today's marketplace, the Karcher Agency understands how important it is to help companies and organizations of all sizes by delivering short term and long term strategies for their group insurance, employee benefits and business planning needs.

We bring knowledge, dependable service, a broad range of capabilities and a deep commitment to every relationship. We have access to numerous group carriers for all types of businesses. With several choices of deductible and plan designs available, we can tailor a plan that will work for you and your employees.

**Group Benefits** Group Insurance & Benefit Plans (health, life, dental & vision) ▲ Cost Containment Strategies ▲ Health Savings Accounts (HSAs) ▲ Health Reimbursement Accounts (HRAs) ▲ Short & Long Term Disability Insurance ▲ Long Term Care Insurance ▲ Employee Assistance Programs ▲ Voluntary Insurance Benefits ▲ Retirement Plans

\*Mark A. Karcher is a registered representative of and offers Securities through MML Investors Services, LLC., Member SIPC. Supervisory Office; Towers Watson, 28411 Northwestern Hwy., Suite 1000, Southfield, MI 48034 Phone 248-208-0660.

\*\*Not all products offered by MassMutual.

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A professional portrait of Mark Karcher, a man with short dark hair, wearing a blue dress shirt and a patterned tie. He is smiling and looking towards the camera. He is seated at a desk with a laptop in front of him. The background is a blurred office setting with vertical blinds.

### Mark Karcher | CFBS CLTC

Mark Karcher\* is an insurance and financial services professional who can help you meet lifelong personal and business financial goals, estate strategies and insurance needs through a wide variety of products and services. As vice president, Mark has 19 years of experience with the Karcher Agency, managing the financial services and benefits division.

## Our Legacy Continues . . .

In 1934, George Karcher established the Karcher Agency in Dearborn during the Great Depression. In the 1950s, sons Don and Roy joined the family business, taking an active role in the community and insurance industry. Now under the able leadership of a third generation, the Karcher Agency continues to grow and prosper—assisting clients with their insurance and financial service needs.



**Call us today!**

313-277-4600

877-628-0027

**Visit us at**

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

**Our Door is Open!**

23498 Michigan Ave.

Dearborn, MI 48124