

## **CLIENT TESTIMONIALS**

“Bob Kelly is an extremely knowledgeable agent, who works as a personal investment advisor specializing in annuities. He has the ability to explain the most complicated financial products in elementary terms and in a fashion that is tailored for your family's needs. His amicable manner supports a very professional and ethical style of presentation while you, as the client, are the beneficiary of his many years of experience in the financial and insurance markets.” Bob H. Pompano Beach Florida

“Bob Kelly is professional and explains the products he represents very well. He follows up to make sure you understand and feel comfortable about your investment. He visits and updates you on your investment annually. Excellent follow up and concern for his clients.” Ken H. Lighthouse Point Florida

“I have found Bob Kelly to be exceptional in the area of indexed annuity products that can be used for income, growth and security in my retirement years. He takes the time to explain how these products work, and keeps up with me. This is very important to have an agent that genuinely cares about my future and financial well-being. I recommend him to anyone looking for annuity retirement type products or life insurance.” Greg O. Rochester Hills Michigan

“Mr. Kelly has always been helpful with my account. He has always been available to answer any of concerns.” Albert B. New Port Richey Florida

“I would consider Mr. Kelly a professional, knowledgeable and an asset to his company. He took the time to explain everything so that I could make a good decision. It is my pleasure to work with Mr. Kelly and to have the continued support.” Lucy C. Monroe County Michigan

“Robert Kelly is very knowledgeable in what he says and does and always available...a true diamond in this time of uncertainty!” Estelle B. Berkley Michigan

“My husband and I were very happy with the service you provided for us. You were very professional, knew our needs, and always have been available for any questions. I would highly recommend you to any of our friends or family. Thank you!” Bob and Joan W. Madison Heights Michigan

“Dear Mr. Kelly, thank you for the great service you performed for the annuity I have. First you came to my house and explained everything, then you came for the second time and explained everything again to me and also to my boyfriend, then I signed the papers. (Deleted) Bank was giving me a hard time to withdraw the amount I wanted to invest in the annuity from my bank account. You helped me with the (Deleted) Bank problem, and also by contacting (Deleted) Life & Annuity Insurance Company, and keeping them informed throughout. We had several calls to the (Deleted) Bank and to the Insurance Company, and more than once the four of us were on the telephone at the same time getting the situation resolved and getting my policy issued. I want to thank you for all the help you gave me in dealing with the bank to get my money into this annuity.” Mary R. West Palm Beach Florida

“My wife and I are glad to be in an annuity given what the stock market has been doing and what it possibly will do in the months ahead.” John C. Allen Park Michigan

“Bob Kelly is a highly knowledgeable professional in his field. He will carefully listen to his clients, analyze their specific needs and then recommend fair and appropriate insurance answers. He conducts his business with integrity and honesty – attributes which seem to be in diminishing supply these days.

Above all, Bob will stick by his clients and respond to on-going questions and challenges in a very timely, attentive and reassuring way. I unhesitatingly recommend his services.” Keith H. Parkland Florida

“Mr. Kelly is a professional whose knowledge completely unwrapped the mysteries of Medicare when my husband became eligible. He helped us pick plans that would provide the kind of coverage that we were looking for, while getting the best value for our dollar. He did not push us towards one company or the other; rather, he helped us choose the company with which we felt most comfortable. I am looking forward to working with him when it comes time for me to select the right supplement.”  
Kathleen H. Wyandotte Michigan

“For my initial enrollment in 2015 I attempted to navigate the Medicare enrollment process myself but quickly realized it was extremely time consuming and confusing. I was referred to Mr. Kelly and he accomplished in two days what would have taken me two weeks or more to do. Following a quick telephone interview with me Mr. Kelly did all of the research and presented three viable options for Medicare Supplements as well as drug and dental plan coverage. I made my selections and Mr. Kelly assisted me with the enrollment process for both plans. Mr. Kelly provided post-enrollment assistance answering any questions that arose. Mr. Kelly also did an annual enrollment call in November to determine if I was pleased with my plan or if I wanted to enroll in another plan. I am very pleased with the service rendered me by Mr. Kelly.” James T. Oakland County Michigan

“Bob Kelly was recommended to me by one of my closest friends and I was very happy to get his advice. Choosing a Medicare supplement for my individual needs was an overwhelming task and he was very patient with me and took lots of time to explain the different plans available and recommended what he thought was best for me -- and it works for me!!! He handled all the necessary paperwork also and I have had no problems with my Medicare insurance coverage. Ongoing support from him is fantastic too. He knows his stuff and is extremely personable and helpful.” Rosanne D. Northville Michigan

“Bob Kelly explained the various insurance plans available from several companies very well. I understood what he was explaining! Bob recommended a plan for me with better coverage than I had and for less money than I was paying. He saved me \$36 a month on my part B Medicare Supplement. Bob is very professional and helpful with all this Medicare stuff.” Robert H. Novi Michigan

“Robert Kelly did me a huge favor by advising me about Medicare supplemental insurance after I turned 65 and I was totally confused about changes I had to make. I am very satisfied with his service and also referred a work colleague to him after she turned 65 a year later.” Edward L. Wixom Michigan

