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This is your resource for the most trusted professionals in your area. The chain is only as strong as the weakest link and there are simply no weak links in our chain of members. Since each of our members are top of their profession, every professional you see here strongly recommends the other. You have been selected to receive this limited production for future references.

Hillsborough Area Networking Group (HANG) only permits the most upstanding individuals to represent their profession in this publication. *This is not a paid advertisement.*

ABOUT HANG

Hillsborough Area Networking Group holds their biweekly meeting at Café Piazza located in Hillsborough, NJ. They meet at 8:00am every other Wed for a full catered breakfast. The group consists of top professionals with no less than 5 years in their respective fields. Listings of Companies and individuals in this publication are paid for by HANG and are highly recommended by the group in whole. While classifications are set to avoid competition, we do welcome guests and inquiries from other elite professionals. Most of our members serve clients in the Somerset County area and even the entire State of NJ. There is a vetting process to be accepted into the group to ensure the group maintains its elite status. If you or someone you know would benefit from being a part of our family, please reach out to Mike at 908 482 4220 or HillsboroughAreaReferrals@gmail.com

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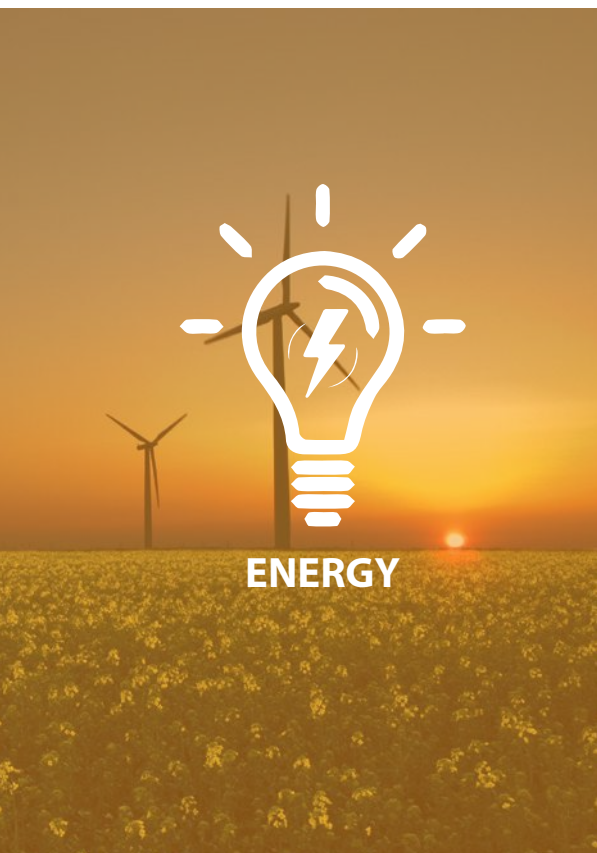
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Kelley and Doak Snead

LIFE INSURANCE FOR ... LIFE

Most people think life insurance is there to protect families financially when someone dies. And while that's true, the "living benefits" of life insurance can also help families beforehand. This has been true for Kelley and Doak Snead.

They are a match made in country music heaven—Nashville, where they met working in the industry and then bonded over their love of making music. Their love has grown over the past 23 years, and life insurance has been an important part of their life together. As Kelley grew her new career in real estate and Doak focused on raising their daughter, Emma, they knew they needed the financial safety net that life insurance offered.

Tragedy struck, however, when Kelley—the family's main breadwinner—found out she had a drug-resistant type of Parkinson's disease. It has slowly robbed her of her ability to work, and now even to care for herself. Fortunately, their insurance professional Wallene Leek had made sure that Kelley not only increased her life insurance over time, but that it had living benefits as well.

Kelley's term life insurance policies have a disability waiver of premium, which means she never has to pay another premium. And because her diagnosis is terminal, the family

is able to access a percentage of the death benefit now. That has meant the world to the Sneads.

The family has been able to stay in their home, instead of selling it, and Emma has been able to complete school. What's more, Kelley and Doak are able to spend what time they have left without the crushing burden of financial worry. "Kelley's disease may have taken away her livelihood, but life insurance has saved our lives at this point," says Doak.

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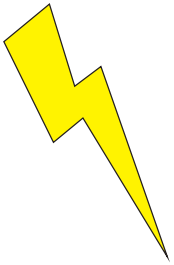
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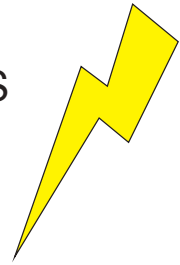


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