



Financial Services Excellence

For Dentists
Exclusively,
by the Company
that Knows
Dentists Best.



Dentists Insurance Company is composed

of dentists, we know first-hand that practicing dentists are busy, committed professionals focused on quality patient care and on patient health needs. Our profession has achieved remarkable success both in prevention and in treatment..

As dentists, we also know that we all should be maximizing our long-term capital appreciation, but the demands of our profession often sidetrack this critical aspect of personal finance.

To solve this problem from our unique perspective as dentists, **EDIC has formed EDIA Financial Services.** This new enterprise **selects products from a wide variety of leading financial services companies and offers them exclusively to dentists.**

This booklet tells you about these investment opportunities. The plans discussed here aren't for a select few – rather, they are focused on the needs of dentists who are in every phase of practice, including those just starting out, well-established dentists, and those with mature practices.

Regardless of how much progress you've made in setting your financial goals and in accumulating the financial assets necessary to achieve them, our EDIA *financial services professionals* are committed exclusively to help you and your family realize your goals. **Our team knows our profession, and our needs, better than anybody outside our profession ever could.**

Perhaps your most important goal is for a happy and secure retirement. **EDIA Financial Services can help make it happen.** And in the meantime, we can provide comprehensive dental malpractice protection enabling you to focus on what you really enjoy – caring for your patients.

Please look over the following pages. Our experienced EDIA financial services professionals, who focus on the needs of dentists, will help you crystallize your goals and help you create a plan to achieve them regardless of how much or how little planning you've already completed.

Call us today at 1-800-898-3342. We're here to help you – *one dentist to another.*

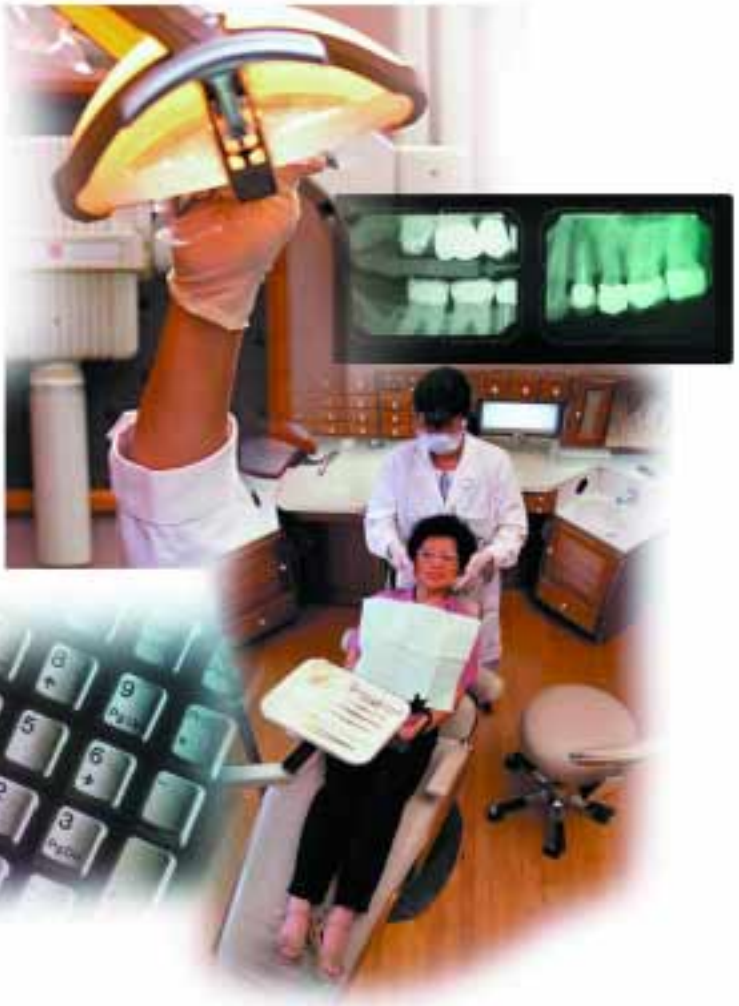
Sincerely,

Sheila Anzuoni,
Vice President
Eastern Dental Insurance Agency

Jack Dombek
General Manager,
Eastern Dental Insurance Agency



Since the Board of Directors of Eastern





How can I think about retirement now? I just





graduated and I have a mountain of bills to pay...

Since we've been precisely where you are today, we know how tough it is to get started fresh out of school on an effective financial program. You've chosen a lifelong career; **we can offer you financial options which actually make it possible for you to start a financial program now, no matter how tight your budget is.**

What EDIA can do for you:

- Initially focus on protecting your growing family
- Develop a financial program which helps ensure a seamless transition from simple protection to long-term asset accumulation
- Through a wide variety of well-respected financial services companies, we can offer inexpensive term life insurance, cash value permanent life insurance, disability income insurance, IRA/Keogh plans, and more

Starting early puts your money to work for you longer, which means a startling difference in your total retirement nest egg even if you invest just a few dollars a day to start. Plus, with EDIA Financial Services you deal with a company managed by your colleagues — *dentists like you.* You'll feel comfortable from the start..

Call us at 1-800-898-3342.

► I know I have to plan for retirement, but how



can I know where to invest? What's best for me?

As an experienced dentist, you're swamped: managing your busy practice is a full-time job. There's treatment planning for hundreds of patients, providing care, and all the logistics of handling a successful practice. You wear the hats of business owner, health care provider, business manager, personnel director, and more. It's highly demanding — and very time-consuming.

The good news is that financially, you're now in a position to look at more sophisticated financial products – to develop a more comprehensive plan to maximize future benefits to you and your family. You'll need cash for college educations, mortgages, bigger offices. And of course, for a relaxed but highly rewarding retirement.

We can help you define and achieve your financial goals with*:

- Comprehensive financial analysis with periodic reviews of your financial objectives
- Mutual funds
- 401(k) plans
- Term/Permanent insurance
- Disability insurance

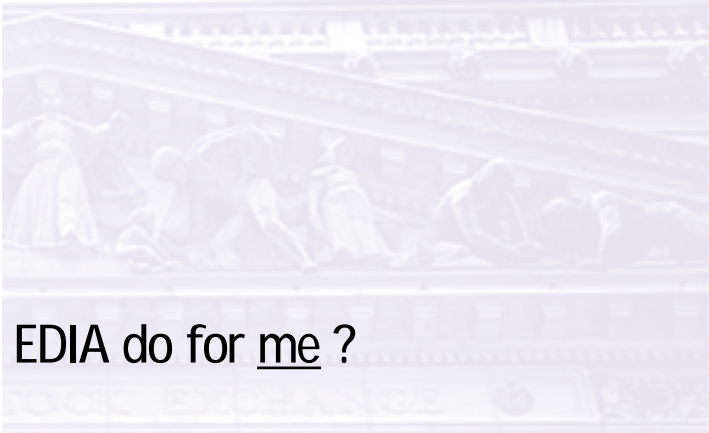
We know dentists because we are dentists. We'll help you leverage your peak earning years: call us today at 1-800-898-3342. **We'll help you put your financial future in high gear, where you really want it. Isn't it time?**

* Securities offered through MML Investor Services, Inc., 1414 Main Street, Springfield, MA 01144, (413) 737-8400. Eastern Dental Insurance Agency is not a subsidiary or affiliate of MML Investor Services, Inc.



▶ I'm getting a little older now.





What can EDIA do for me ?

You've worked hard for a long time to get where you are today, where you can begin to wind things down a bit. Hopefully your financial security is in good shape and your main concern is simply conserving and protecting what you've worked all these years to accumulate.

There are three places where your wealth could wind up: in the government's pockets; among your family's assets; or donated to charities. If you're like most people, you'd prefer to keep what you've got – or at least to keep most of it in your family, with perhaps some going to favored charities.

To help conserve and protect your accumulated holdings, EDIA Financial Services offers you:

- Buy-sell agreements, so you can extract the value of your practice in cash in the event you decide to sell;
- Estate Analysis, to help ensure that your heirs pay the lowest possible estate taxes;
- Annuities, to give you a steady, dependable retirement income stream;
- Long-term care, to protect you against those mountainous costs should this be required

You've planned well to achieve your major financial objectives. We'll work hand-in-hand with you to help make sure nobody takes this away!

▶ Whether you're
a recent graduate,
an established dentist,
or have a mature practice,



The background of the entire page is a repeating pattern of US dollar bills, including \$100, \$20, and \$5 bills, rendered in a light, semi-transparent green color. The bills are arranged in a grid-like fashion, with some overlapping.

Eastern Dental Insurance Agency

has the **knowledge**, **experience**,
and **sophisticated product lineup**
to help you develop a plan that's
ideal for your needs. We know
dentists like nobody else can.

Call us today and let us help you
craft a capital accumulation and
preservation plan that takes you
where you want to go!



EDI Financial
Services

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