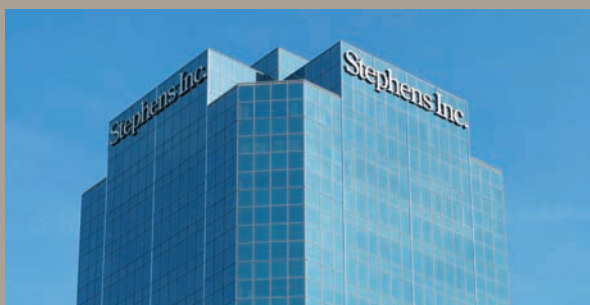


PROTECTING YOUR
FAMILY AND BUSINESS



Stephens
Stephens Insurance, LLC

DISCOVER THE STEPHENS DIFFERENCE



Since 1933, Stephens has operated as an independent, family-owned financial services business. Independence means we do not answer to outside shareholders, so we are free to focus on the people who matter most: our clients. Independent of the need to deliver quarter-to-quarter earnings increases, we focus on building long-term results and enduring relationships.

Stephens Insurance is owned by the Stephens family and is one of the largest insurance agencies in the country. We are committed to the preservation and protection of your family and business interests. We provide a complete range of insurance consultation, products and services including customized personal insurance and business insurance solutions.

On behalf of the entire Stephens Insurance team, I thank you for your interest in our organization and encourage you to learn more about our services and commitment to your success.

—*Warren Stephens*





THE RIGHT PROTECTION FOR YOU

At Stephens Insurance, we have long held that there are two critical elements to achieving financial security and independence. The first: having a plan that will guide you to your destination. The second: making sure that your business, your family and your assets are protected every step of the way.

This is where we come in. At Stephens Insurance, we take pride in our abilities and resources to develop insurance strategies designed to address the particular insurance concerns of each of our clients. From comprehensive business insurance strategies to basic necessities like auto and home insurance and personal policies designed to complement your retirement goals and provide for your family, we work with you to find the coverage options that meet your unique needs.

With Stephens Insurance, you are not limited to “off the shelf” products or cookie-cutter programs that assume all clients are alike. We are able to bring a broad portfolio of options to the table from many of the nation’s top insurers. And our experienced insurance advisors are skilled at helping you find the choices that represent the best solutions for your needs.

THE STEPHENS DIFFERENCE

Four key qualities set Stephens Insurance apart from other agencies. These qualities can make a tremendous difference in the types of solutions you receive, and the way in which they are delivered:

STRATEGIC ALLIANCES

Stephens Insurance is a member of the M Group, an exclusive network of financial service professionals, and United Benefit Advisors, an alliance of the country's premier benefit advisors. We are also a member of The Council of Insurance Agents and Brokers, a national organization composed of the top insurance agencies in the United States. Through these alliances, we are able to keep abreast of the industry's most innovative products and technologies, as well as tax and legislative changes, such as Health Care Reform, that might affect you.

THE FLEXIBILITY OF AN INDEPENDENT

Often, agencies are aligned with a large national insurance company and can offer only that company's products. As an independent agency, we enjoy a much greater degree of flexibility in the plans and solutions we are able to offer, including:

- Innovative, leading-edge insurance products from several highly regarded insurers

- Greater flexibility in designing your plan
- The ability to integrate your business and personal plans
- A focus on long-range strategies
- Advanced technologies that give you better reporting and better service

FOCUSED ON YOUR LONG-TERM INTERESTS

Some agencies are content to sell you a product and walk away. Our top priority is making sure you have a long-term plan for financial well-being that is protected by the appropriate insurance solutions. Stephens' foundation is built on commitment and on developing and maintaining long-term relationships based on mutual trust, integrity and transparency. Each of our insurance professionals shares this commitment.

EXCEPTIONAL SERVICE, SUPERIOR RESULTS

No matter what your personal or business insurance needs may be, we are committed to providing exceptional client service and superior insurance solutions at competitive rates. That is our pledge to each and every client we represent.



Left to right:
Jim Goss, Vice President
Bill Bussey, Senior Vice President
Kevin McBride, Senior Vice President
Pat Burke, Senior Vice President
Stan Payne, Senior Vice President

We'll find innovative
approaches to
achieving your goals.



Left to right:
Marc Thompson, Senior Vice President
Gene Davis, Senior Vice President
Mary Busby, Senior Vice President
Olin Wage, Senior Vice President
Bobby Whitfield, Senior Vice President

If you oversee the operations of a private business, public corporation or municipality, you have more than enough challenges. You do not need to be sidetracked by concerns about whether or not your insurance provides adequate coverage and protection for your business, its board, its employees and its assets.

Your Stephens Insurance team will work closely with you to understand the perils and challenges faced by your enterprise and to design a comprehensive plan that helps to reduce risk exposures and provide the protection needed for both you and your employees. Our insurance specialists will also consult with you to analyze your property and casualty and/or employee benefit insurance needs and provide custom-crafted solutions tailored to your specific situation.

ADDRESSING ALL YOUR BUSINESS INSURANCE NEEDS

We offer a comprehensive range of products that help you protect every facet of your business. Our business insurance products include:

- Commercial property and casualty insurance
- Product liability insurance
- Group benefits
- Voluntary employee benefits
- Pharmacy benefit consulting
- Bank-owned life insurance
- Corporate-owned life insurance
- Executive strategies
- Specialty lines

Whether you are interested in protecting your business, finding ways to control health and benefit costs, or obtaining company-owned policies that ensure a smooth transition for your business, we can help. Our insurance advisors have the flexibility to implement time-tested approaches or to pursue innovative approaches to achieving your goals.

LOOKING AFTER YOU AND YOUR FAMILY

PERSONAL AND FAMILY INSURANCE

You work hard and make disciplined financial decisions. If you're like most people, you do this to provide yourself and your family with a stable financial future.

Our insurance advisors will recommend strategies for protecting the assets you accumulate. They will also work to help ensure that you and your family will have a secure future even in the event of a tragedy or unforeseen setback. With Stephens, you'll have access to insurance products that include:

- Life Insurance
- Health Insurance
- Disability Insurance
- Long-Term Care Insurance
- Annuities
- Home and Property Coverage
- Auto, Boat and Recreational Vehicle Coverage
- Personal Liability Umbrella Coverage

BEYOND COVERAGE—A STRATEGY

At Stephens Insurance, we go beyond protecting your family and assets. We strive to bring real value to our relationship by looking for strategies that will help you achieve your goals in life. Your Stephens Insurance advisor can help you develop a plan that addresses the concerns that are most important to you, including:

- Deferring taxes
- Minimizing the expense and delay of probate
- Life-time income stream
- Predictable rates of return
- Guaranteed death benefits
- Retirement-focused insurance planning
- Life strategies
- Transferring wealth



*Ben Haynes, Insurance Advisor
Carol Steenberg, Vice President*

We can help you
develop a plan
that addresses the
concerns that are
most important
to you.



*John Harbour, Jr., Vice President
Taylor Burwell, Vice President*



TAKE THE FIRST STEP

Finding security for your family, your business and yourself is closer than you think. It all starts when you contact Stephens Insurance.

As a Stephens family-owned company, Stephens Insurance is part of one of the largest and most respected independent financial services businesses in the country. We have a level of stability, experience and professionalism that you would expect in a reliable insurance advisor. For more information on Stephens Insurance and the services we offer, visit us online today at stephensinsurance.com, or call 501-377-2300 to find an insurance advisor near you.

Stephens

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