



GET TO KNOW

ASCEND BENEFITS LLC

Elevating the Focus on you and your
Retirement needs.



CATHERINE LEMAY



Ascend Benefits LLC

Ascend Benefits LLC has stood as a trusted guide in the insurance industry. With deep expertise and a thorough understanding of the complexities of coverage and retirement planning, the company has helped countless clients secure their financial futures. At the heart of Ascend's mission is a proactive approach: assessing retirement setups early to identify and close potential "Income Gaps" before they become challenges.

Guided by Catherine's 25 years of experience in the insurance industry, Ascend Benefits LLC has always prioritized keeping people informed—empowering clients to understand their options clearly and determine the best choices to meet their needs, regardless of the coverages.

Beyond simply offering policies, Ascend ensures clients grasp the income tax implications of their decisions and provides tailored adjustments to strengthen their financial outlook. What sets Ascend apart is its personalized focus. Every client's journey is unique, shaped by individual goals and financial limitations. By listening closely and designing strategies that fit real-life circumstances, Ascend empowers people to enjoy retirement with confidence and peace of mind.

Ascend Benefits LLC isn't just about insurance—it's about building security, clarity, and a more enjoyable future for every client it serves.



Why Insurance Is More Than Compliance —It's About Resilience and Empowerment

Too often, insurance is viewed as a box to check—a regulatory requirement or a corporate obligation. But the true value of insurance goes far beyond compliance. It is a cornerstone of resilience and empowerment, both for individuals and organizations.

- **Resilience:** Insurance provides a safety net that allows people and businesses to recover from unexpected setbacks—whether it's a health crisis, property damage, or financial disruption. By transferring risk, insurance ensures stability and continuity even in uncertain times.
- **Empowerment:** With the right coverage, individuals gain confidence to pursue their goals without fear of financial ruin. Businesses can innovate, expand, and invest in their people knowing they are protected against unforeseen risks. Insurance empowers decision-making by removing barriers created by uncertainty.
- **Strategic Advantage:** Beyond protection, insurance becomes a tool for growth. Companies that offer comprehensive benefits attract and retain top talent. Families with tailored coverage enjoy peace of mind and greater financial freedom.

In short, insurance is not just about meeting legal requirements—it's about building a foundation for a secure, thriving future.



ASCEND BENEFITS LLC

**Helping you rise above uncertainty—
empowering your future with clarity,
confidence, and security.**





Understanding Insurance in Today's World

Insurance today is more than a regulatory requirement—it is a strategic safeguard against the evolving risks businesses and families face, from health crises and financial instability to environmental challenges such as climate change and geopolitical disruptions . Yet, despite its importance, many people hold common misconceptions about insurance, believing it is only for the wealthy, only useful in catastrophic events, or too complex to understand—myths that obscure its true value as a vital safety net . In reality, insurance plays a critical role in financial planning and risk management, serving as a tool to transfer risk, protect savings, and ensure long-term stability for individuals, families, and businesses alike .





ASCEND BENEFITS LLC

SERVICES

RETIREMENT PLANNING

INDEXED ANNUITIES

INDEXED UNIVERSAL LIFE



ASCEND BENEFITS LLC

SERVICES

RETIREMENT PLANNING

At Ascend Benefits LLC, retirement planning is more than preparing for the future—it's about creating peace of mind today. With over 25 years of industry expertise, we help clients assess their current retirement setup early, identify potential “Income Gaps,” and design strategies that ensure financial stability well into retirement.





ASCEND BENEFITS LLC

SERVICES

INDEXED ANNUITIES

At Ascend Benefits LLC, we help clients grow their retirement savings safely. Indexed annuities let you earn interest linked to the market while protecting your money from losses. This means you can enjoy growth without the full risk of market ups and downs.

Our team guides you in choosing the right annuity to fit your goals, close income gaps, and prepare for a more secure retirement.





ASCEND BENEFITS LLC

TESTIMONIALS

“Working with Ascend Benefits, LLC transformed my approach to retirement planning entirely. When I first met with their team, I was overwhelmed by the complexity of rolling over my 401(k) from my previous employer and concerned about market volatility affecting my savings. They took the time to explain fixed indexed annuities in terms I could understand and showed me how I could protect my principal while still participating in market gains. The peace of mind knowing my retirement funds are secure, combined with the potential for growth, has allowed me to sleep better at night. Their guidance helped me create a clear roadmap for my retirement that aligns with my vision of traveling and spending more time with my grandchildren.”

-John D.



ASCEND BENEFITS LLC

SERVICES

INDEXED UNIVERSAL LIFE

Ascend Benefits LLC helps clients protect their families while building savings for the future. Indexed Universal Life (IUL) insurance provides life coverage and the chance to grow cash value based on market performance—without the full risk of market losses.

This means you get protection today and flexible funds you can use later for retirement, education, or unexpected needs.





ASCEND BENEFITS LLC

TESTIMONIALS

“As someone who was nearing retirement with concerns about having enough income to maintain my lifestyle, Ascend Benefits, LLC provided exactly the expertise I needed. Their team helped me understand how a fixed indexed universal life insurance policy could serve dual purposes – protecting my family while also building cash value for my own financial security. What impressed me most was their patient approach to education; they never pressured me into quick decisions but instead ensured I fully understood each option. The comprehensive retirement income strategy they developed has given me confidence that I’ll have the steady stream of lifetime income I need, regardless of what happens in the markets. I recommend them to anyone serious about securing their financial future.”

-Jane S.



ASCEND BENEFITS LLC

For over 25 years, Ascend Benefits LLC has been guiding clients with expertise, care, and integrity. We don't just provide insurance—we build confidence and security by tailoring solutions to each client's needs. From retirement planning to innovative coverage options, our focus is always on protecting what matters most and empowering you to face the future with clarity.

With Ascend Benefits LLC, you gain more than a policy—you gain a partner committed to helping you rise above uncertainty.



ASCEND BENEFITS LLC

BOOK AN APPOINTMENT WITH US!



ascendbenefitsllc.com



Ascend Benefits LLC

CONTACT US



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