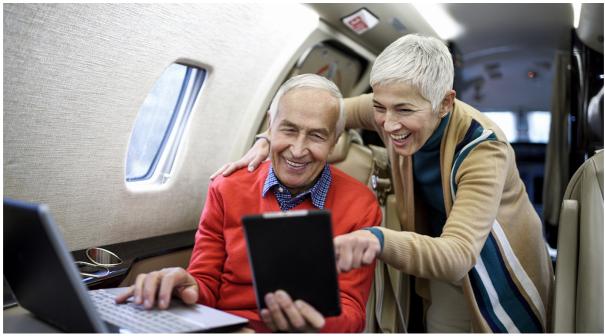
Private Client Services Advisor Insights



Lifestyle protection delivered with expertise and global resources.

January 2021





Individual Tax Planning in a Changing Economy

Tax and wealth planning require individuals, family business owners and family offices to keep up with the latest insights, issues and strategies. In today's environment, this agile planning is especially critical. <u>Read More >></u>



Cyber Security Begins With You

As technology had advanced, so has cyber crime. Criminals have become extremely savvy with tactics to collect personal data and as the bad guys get better, it is more difficult... Read More >>



Caring for Your Aging Loved One

Intervening in a loved one's life isn't easy. But if a parent or other relative is having difficulty living

independently, you may... Read More >>

Perks for Life Providing assistance, when you need it.

Finding the right senior care can be stressful, but you don't have to go it alone. Thanks to Perks for Life, you have access to benefits to help you get the support you need. Read More >>

Gallagher in Action



Gallagher is proud to announce our partnership with Special Olympics International. As the Official Sponsor of the Sport and Coach Programming, we are helping ensure that over 6 million athletes with and without intellectual disabilities have access to the highest quality coach training and sports experience. Learn More >>



Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293). The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis. Gallagher provides risk services consultation that is tailored to our clients' particular loss history, industry risk factors, and insurance program structure. Our services, summaries and recommendations can include claim advocacy, evaluation of loss frequency and severity, loss prevention strategy, sufficiency of self-insured retentions, risk transfer options, identification of risk exposures, and insurance coverage for particular claims. Our work can also include collaboration with carriers, our clients' generate that any of the above risk services, risk management opinions, and advice provided risc to clients or to clients' tind-party vendors, is bot confidential and intended for our clients' use and not for distribution. We also only offer the advice from an insurance/risk management periopal counsel loss. seek advice from legal counsel and third-party professionals to become fully apprised of all legal and financial implications to their businesses