THE KEYARX GROUP℠

Intelligent Cost Reduction

Plans for Your Practice & Beyond

Our Focus

Mitigate Risk. Uncover Savings Opportunities. Increase Profits.

The KeyArx Group has focused on helping businesses, physicians, group practices, hospitals and affluent individuals meet their insurance, retirement, investment and business management needs for over 3 decades.

Our Services:

- Disability
- Life Review
- Qualified Plan Review
- Retirement Planning
- Group Benefits
- Tax Strategies & Advanced Planning
- Practice Office Solutions

Intelligent Cost Reduction

We have developed a problem-solving process which typically saves 30% or more on benefit spend items, improves bottom-line earnings and overall performance of businesses. Typical items we review (Short & Long Term Disability, Life, AD&D, Dental, Property & Casualty, Health and Qualified Plans).

Our savings are derived from a number of exclusive agreements, national discount programs, general agent contracts and access to trust distribution. We are only paid when cost savings are implemented with our programs, methodologies and strategies.

Life Review

Insurance has changed over the last 10 years. Our comprehensive evaluation of your coverage examines your policies to determine if they are the most efficient plans available today. Life constantly changes, get your policy reviewed today.

Retirement Architecture

Our Retirement Architecture Blueprints and Worst Case Scenarios attempt to provide you the financial insight and disaster avoidance planning necessary to fulfill your retirement dreams. And allow you to take those retirement dreams trips you always desired while saving money.

Our Partners

Surround Yourself with the Best & Brightest

KeyArx brings great minds together to provide strategic guidance to organizations like yours to consistently make better decisions and create real value for your members.

In conjunction with our Strategic Partners, KeyArx typically finds $5,000 to $10,000 in savings per employee per year.

As your ultimate benefits coordinator, we help you to focus on effective benefit solutions, as well as financial clarity and preparedness. We know and understand that no one person or professional can do everything, so we have aligned ourselves with best-in-class specialists to design, develop, implement and manage a range of integrated products and services.

The strength of our business stems from unique relationships we have established with leading carriers. More than just a collection of names, we are both strategic partners and professional colleagues. This extraordinary network helps make it possible for The KeyArx Group to offer our clients discounts, no cost riders, corporate offerings and special qualified plan pricing.

Our Process

The Key to Our Successful Relationships

KeyArx believes in growing relationships with our clients that provide lasting confidence and peace of mind. We are not transaction focused.

KeyArx will be with you every step of the way.

Consult

KeyArx knows the right questions to ask in order to understand what is most important to you, your company, and your family. We collect the appropriate data so that we can perform an in-depth analysis of your state of affairs.

Organize

We have a number of visual tools to help organize all your assets on one page. This master view helps in seeing potential gaps and suggestions for opportunities.

Advise

Our professionals will make recommendations, guide you and make sure your programs are implemented properly and expeditiously. You will then be assigned a relationship specialist for any assistance going forward.

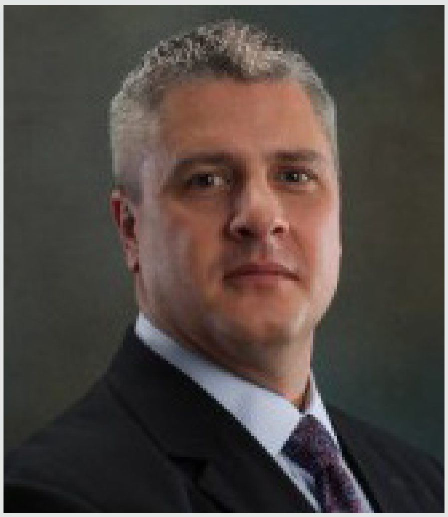
Maintain

Our custom financial website offers digital document storage and real-time balance sheet updates.

Included in our process are: Quarterly, Semi-Annual or Annual Plan Reviews; Employee Education Sessions; and Committee Meetings. We also deliver comprehensive state-of-the-art retirement planning that delivers clarity and peace of mind.

Our Beginning

Meet Paul Cella - Managing Principal



Center for Tax Strategies & Resources Faculty Member

Education & Licenses

- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Widener University 1986, BS Management, MIS Minor
- National Speaker at various industry groups
- (Ash Brokerage, EPG, Hilton Institute for Business)
- Nationwide 401k Advisory Board Member
- Partner of the Hilton Institute for Business
- Insurance: * DE, MD, NH, LA, MI, CO, KS, NJ, NY, PA, TX, CA, SC, NC, IL, FL, OH, VA, WV, GA, MI
- General Agent: Sun Life, MGIS, Hartford, Unum, Lincoln, Principal, Standard, One America, Mutual of Omaha and Lloyd's of London

Paul Cella has over 30 years of experience in the insurance world. He specializes in providing insurance and financial advice to physicians, professionals, business owners and high net worth individuals.

Paul entered the financial planning field in 1989 as an affiliate of Northwestern Mutual, one of the largest and most admired insurance/investment firms in the industry.

Over the next 19 years, Paul became acutely aware of the unique needs of sophisticated clients. Fueled by his desire to deliver a comprehensive array of advanced products, services and financial strategies to this exceptional group, Paul used his vision and creativity to launch The KeyArx Group in 2006.

In founding the KeyArx Group, Paul has been able to bring to the marketplace that which he envisioned, a unique process which brings together an in-house team of highly educated and talented financial professionals with a vast array of experts from a diverse range of disciplines. The KeyArx Group team includes; an interdisciplinary group of actuarial, family office, tax & estate attorneys, CPA, advanced planning and consulting experts. Paul has engineered a highly sophisticated platform allowing him to deliver high-quality, cost-efficient integrated wealth management strategies to his clients.

Paul's practice has evolved into designing specialty products and structures benefiting clients and financial advisors around the country. Specific emphasis has been directed to the development of cutting-edge disability products for the medical and affiliated professions. Paul's expertise and national reputation in this arena has resulted in appearances as a key-note speaker throughout the United States at industry functions, continuing education events and seminars.

THE KEYARX GROUP℠

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