



QUARTERLY NEWSLETTER

SPRING 2021

EMS WEALTH MANAGEMENT

A NEW DIVISION OF PROTECTION AND PROSPERITY



There are many aspects of the insurance world and the financial world that blend. For example - a business might want a 401(k), employer sponsored retirement plan as part of their employee benefits portfolio. Disability or Long Term Care insurance might be bundled with your health insurance. Your retirement goals might very well correlate with the beach house you rent out for extra income!

No matter the department - the theme is the same: How we provide our clients the best protection of their assets, and lead them to the most prosperity by having the privilege of enjoying the fruits of their hard work.

This has led to the evolution of EMS Wealth Management, a full service financial firm with a broad range of specialties and experience. The team manages over 225 million+ of wealth, while offering a range of full financial planning, to basic IRAs for tax deductions.

(Continued on Page 2)



IMPORTANT FINANCIAL DEADLINES FOR 2021:

The following Programs have their contribution deadlines extended to May 17th, 2021:

- NYS Tax Returns
- Federal Tax Returns
- 1040 Tax Returns
- IRA Contributions
- HSA Contributions
- 529 College Savings Contributions
- ESA (Educational Savings Account)
- Educational IRA
- Coverdell IRA

The deadline for quarterly deposits to the IRS have not changed, and are expected to be received on April 15th, 2021.

...continued from page one



Your financial advising can be either "fee based" or commission based, depending on what is preferred by the client, with the broker/dealer being Cadaret Grant, based out of Syracuse, NY.

Your experience can be a one-stop-shop, with wealth management, insurance products, and retirement plans.

More information can be found on EMSWealth.com.

BONDS...YOUR BONDS...CAN BE MANAGED BY EMERLING FLOSS MURPHY & ASSOCIATES

Diversify your portfolio through protection and prosperity



A bond is not actually insurance - but it is a guarantee of the performance of a contract or other obligation.

A three party instrument in which one party guarantees or promises a 2nd party the successful performance of a 3rd Party.

The surety protects public or private interests against financial loss.

Whether you have existing bonds, or would like to add bonds to your portfolio, EFM&A can walk you through the process, organize your options, and help you make the best decision for your needs and budget.

TYPES OF BONDS:

- **Fidelity Bonds** - Covers losses due to dishonest acts of an employee. Common types are dishonesty or ERISA (401K) bonds.
- **Public Officials Bonds** - guarantees taxpayers the officials will do what the law requires.
- **Judicial Bonds** - guarantees court costs are secured.
- **Fiduciary Bonds** - required by courts when executors are appointed to an estate.
- **License & Permit Bonds** - Common types are for Contractors, Real Estate Brokers, Liquor Distributors, Auto Dealers, or Sales Tax / Utility Payments.
- **Contract Bonds** - Common types are Bid, Performance, and Payment bonds often required in construction projects.
- **Miscellaneous & Federal Bonds**

TIME TO INSURE YOUR SUMMER RECREATIONAL VEHICLES

FUN IN THE SUN HAS OFFICIALLY STARTED

Spring in Western New York can be misleading. 70 degrees of sunshine can fall during the same week as a light snowfall. But regardless, Spring means it's time to get your summer vehicles insured.

We can't emphasize enough - there is no such thing as "just this one time," when it comes to driving your vehicle without the proper insurance. It only takes one time for an accident or injury to happen - even during a quick run to "dust off the cobwebs."



Your recreational vehicles can often be bundled with your every-day vehicles. Many recreational vehicles require separate licensing or safety courses to reduce insurance costs.

Information about recreational vehicle insurance, including the ability to request a quote can be found on our website, EFM-Agency.com.

RETIREMENT OF TINA SCHMIDT



After 45+ years in the insurance industry, and over 12 years with the Emerling Agency, LLC (and now the newly merged Emerling Floss Murphy & Associates), Tina Schmidt has retired.

Tina was a Personal Lines Account Manager and specialized in building customer relations. We thank Tina for her hard work and dedication to our team and clients over the years.

Her last day was on Thursday, February 25th.

EFM&A WELCOMES BACK TRACEY LIGAMMARI

Emerling Floss Murphy & Associates is pleased to formally introduce our new Personal Lines Account Manager, Tracey Ligammari. Tracey is fulfilling the position held by the recently retired, Tina Schmidt.

Tracey has been with Emerling Floss Murphy & Associates since June 2019 (originally hired by Floss Agency, Inc.). She is also a proud member of the New York Army National Guard, and recently returned to us after a year-long deployment overseas.

She has over 10 years of experience in personal lines insurance, including claims handling, and using her experience to help customers understand their coverage and feel comfortable with their insurance policies.

Tracey has a bachelor's degree in Psychology from the University at Buffalo, and an Associates' degree in Military Intelligence.



REFER A FRIEND - WIN A \$50 GIFT CARD

We work hard every day to earn your trust. It must be working because the majority of our business comes from referrals. By sharing our name, we want to say "Thank You!"



Jill Rich draws the winner of our Spring 2021 Referral Gift Card drawing - Michael Gambino.

OUR REFER A FRIEND PROGRAM:

- For every referral, you will receive a \$5 Tim Horton's gift card.
- In addition to the Tim Horton's card, for every referral you send our way, you will be entered into our quarterly drawing valued at \$50!
- You'll get the satisfaction of helping your friend work with a great insurance agency!

REFER A FRIEND THROUGH OUR WEBSITE!

EFM-Agency.com/refer-a-friend

JOIN US: COMPLIMENTARY MEDICARE WEBINAR

On Tuesday, April 20th at 12:00 pm, Stahlka Agency, along with EFM&A and the Davies Agency will be holding a free Medicare Webinar. The event is titled "When do I enroll and How do I enroll?"

To RSVP and receive the link to the seminar, please email Kelly Platt - kplatt@emsinsurance.com.



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