

THE CG INSURANCE WAY™

DISCOVER YOUR “WHY” FOR LIFE INSURANCE

Life insurance can be complex, but it doesn't have to be overwhelming. Our process simplifies decision-making and policy ownership—with intelligent design, passionate execution, and steadfast service.

THE CGIA DIFFERENCE —75 YEARS STRONG

We've refined our approach across three generations to help clients find clarity and confidence through these five pillars.



1. DISCOVERY THROUGH COLLABORATION

It all begins with you—your goals and those who rely on your protection. We guide you through product, structure, and funding strategies that align with your personal and financial goals.



2. UNDERWRITING

We advocate for your best outcome. Our streamlined process helps avoid unnecessary tests and matches you with carriers that suit your health and goals.



3. POLICY DESIGN

Our specialists tailor policy designs to your needs. When appropriate, we incorporate features like long-term care riders or cash value enhancements—always built on sound assumptions.



4. IMPLEMENTATION

We work with your advisory team to ensure tax and ownership alignment—so you understand the implications of changes before they happen.



5. ONGOING MANAGEMENT

Our recognized platform ensures your policy stays on course. With regular reviews and a dedicated team, we help adapt your coverage as life evolves.

OUR GUIDING PRINCIPLES

PEOPLE MATTER MORE THAN MATH

Insurance is deeply personal. While numbers are important, we focus on what truly matters—your life, your people, your future.

THERE IS NO “BEST” PRODUCT

Policies are tools—each with different risks, features, and flexibility. We help you find what fits you rather than forcing a square peg into a round hole.

A HEALTHY DOSE OF SKEPTICISM

We don't buy the hype. We test the assumptions behind policies and promises so you're protected from unrealistic expectations.

FORWARD TOGETHER

Getting a policy is just the beginning. Our ongoing support helps you respond to life changes and ensures your coverage stays relevant.

MUTUAL RESPECT & COLLABORATION

We don't offer every strategy. We work with those who value candor, collaboration, and smart, straightforward advice.

Let's start the conversation. | T: (828) 252-1816 | InsuranceServices@ColtonGroome.com | ColtonGroomeInsurance.com

© 2025 Colton Groome Insurance Advisors. All rights reserved. Securities offered through Valmark Securities, Inc. Member FINRA/SIPC. 130 Springside Drive, Akron, Ohio 44333-2431. 1-800-765-5201. Colton Groome Insurance Advisors is a separate entity from Valmark Securities, Inc.

