

# ***Helping You Achieve Your Financial Goals***

**Individual Life Insurance • Annuities  
Business Insurance**

**Financial, Estate & Retirement Planning Services  
Voluntary Payroll Deduction Insurance Plans**



*The Company That Cares.<sup>SM</sup>*

**[www.smlny.com](http://www.smlny.com) • 723-3551**

**100 Court Street • Binghamton, NY**