



**Rick Hyman**

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**Background & Experience**

Rick has been highly successful working with Financial Advisors of large Investment Banks in addition to Employee Benefit and Property & Casualty firms. He works very closely with their advisors as the member of their team who provides Estate Planning and Advanced Life Insurance Design and review services. Rick guides their clients through these complex processes and provides insightful solutions in the areas of Estate Conservation, Estate Reduction and Wealth Transfer. Rick Hyman began his career in the Life Insurance Industry as an agent with Northwestern Mutual and joined American Business in April 2001.

**Certifications & Education**

- Binghamton University, Binghamton, NY - BA, Economics, 2000