

Here's What Some of My Clients Have To Say...

"Sue really knows what she's talking about – and no high pressure."

Larry Sharp - Green Valley, AZ (formerly from Mesa, AZ)

"Sue has helped me with all my financial problems, plus long-term care, medicare supplement and annuities for retirement plans. I think the world of her."

Georgianna Lancucki – Mesa, AZ

"I purchased a Long-Term Care Insurance policy from Sue. She was very professional, informative and friendly during the entire transaction. She did everything she said she would and most important, she returned my phone calls very promptly. Though I had never met Sue before this transaction, she treated me like a friend. I would highly recommend her if you are considering an insurance purchase."

Charles Mann – Tempe, AZ

"Sue is very competent, helpful & fun to work with & knowledgeable about the insurance she offers."

Dr. Talluri S. Devi – Sugarland, TX (formerly from Chandler, AZ)

"Sue was very helpful and took time to help me make important decisions in the right direction. Thanks again!"

Jeanne Rutka – Mesa, AZ

"In helping us with our Long-Term Care Insurance needs, Sue was thorough, professional, warm and friendly. She walked us through every step of the decision making process, yet allowed us plenty of time to make our own decision."

Chet & Trish Wortham – Mesa, AZ

"We expected and received the greatest from Sue. She is very knowledgeable and honest. She is trustworthy and very compassionate. She knows her business and she can use me for a reference at any time. My wife Bunny thinks she is great!"

Robert & Bunny Levy – Sun City West, AZ

"We were all ready to sign with a different representative until Sue contacted us. She was a delight to work with. She gave us a better and less expensive plan."

Ernie & Sheila Adams – Maricopa, AZ

"Sue has come to my aid with sound practical advice for several years & on one occasion, she set a wrong & costly transaction by another agent, right. This was done, not at my request but because of her constant attention to the needs of her clients. I cannot thank or praise her enough for her help and sound business 'smarts'."

Elizabeth (Lee) Singelyn – Murphy, TX (formerly from Tempe, AZ)

"Sue is smart!"

Charles J. Sessa – Mesa, AZ

"Sue has given me the most honest & best recommendations possible. She has also spent time with me, just talking and making me feel comfortable with my decisions. I appreciate every minute she has given me."

Irene J. (Newton) Parady – Tempe, AZ

"Sue, thank you for all your help in getting me a long-term care policy. You really go above and beyond what is expected for your clients! Thanks again."

Sharon & Anthony Laurita – Mesa, AZ

"I especially liked your friendly but no-pressure attitude. When someone starts implying that I am stupid, selfish, or non-caring if I don't take their product, they are already 1/2 out the door. Thanks for the long-term care insurance!"

Donna Bowman – Mesa, AZ (formerly from Apache Jct, AZ)

Here's What MORE of My Clients Have To Say...

"Sue is an extremely knowledgeable, caring, warm person. As a single Sr. citizen, I was concerned about becoming disabled and unable to stay in my home. Sue worked out a plan very acceptable to me – meets my needs and in my price range."

H. Joanne Hamer – Sun Lakes, AZ

"No pressure".

R. D. Roesch – Mesa, AZ

"You always did what you said you were going to do. You made the experience very pleasant. You're terrific."

Sherry Weinstein – Surprise, AZ

"You were so helpful and I appreciated your honesty and your dedication to your work. Thank you for your encouragement and sincerity. I love your enthusiasm!"

Jean Boddington – Chandler, AZ

"The application process seemed to be very easy. You were prompt with everything. You did all the work and we had very little to do ourselves. You are a very likable person. You explained things well. Above all, no pressure on us to buy. You instill confidence in us as to your knowledge of the subject and your caring for your clients. I would not hesitate to use you again when the need arises."

Ellyn Sutton – Chandler, AZ

"I enjoyed meeting you, Sue. You seemed very personally interested in my future well-being. You explained the policy very well. I may contact you in the future about health insurance when I retire from work."

Susan Wynn – Sun Lakes, AZ

"You explained everything very well and answered all questions. We enjoyed talking with you. You are very friendly, outgoing and know your job very well."

Frank & Alice Bohlman – Apache Junction, AZ

"You go the distance! You kept the process going and really care about our needs. We are thrilled. You did a great job!"

Diane & Dave Bennett – Tempe, AZ

"Friendly and knowledgeable. Willing to accommodate potential out-of-state clients."

Ellie Schmidt – Higley, AZ

"You are very knowledgeable about insurance and willing to share that knowledge. I appreciate the time you spent with me and my dad educating us (especially me) about the importance of long-term care insurance. You made the process extremely simple and convenient. I really appreciate that you kept me informed during the entire process. I want you to know that I appreciate everything you have done. Even coming to my home to discuss insurance and drop off the policy."

Diane Kugel – Sun Lakes, AZ

"The process was all pretty simple. I liked that it was available for a person my age and the insurance was presented without calling me an old lady. You are very professional, kind and with the type of personality that all sales people should have."

Wilma England – Phoenix, AZ

"Sue, you do a wonderful job with following up and keeping us posted on where we stand at all times. Takes one thing off my plate – which is great!"

Tom & Denise Teichert – Phoenix, AZ

"Sue is extremely knowledgeable and is dedicated to sharing this knowledge with her clients. She is a very caring person who wants to do her very best for her clients. We would recommend her 110%"

Dick & Marg Ziminske – Mesa, AZ

Here's What MORE of My Clients Have To Say...

"Sue is great! I appreciate her frequent updates, her accessibility and her prompt responses. She is a tiger for her clients! Excitement & commitment to service – honesty and integrity!"

John D. Nelson – Phoenix, AZ

"Sue speaks from experience & is honest & fair. I would recommend her to my friends, family or anyone that would listen."

Carolyn Russell – Tempe, AZ

"You are very knowledgeable and taught me (Toni) a lot about insurance. We felt your service was timely, prompt, professional and personal by making us feel like you really care about our needs." "Thank you, Sue for all your help. I do feel a huge sense of relief now!" (Toni).

Toni & Bob Reider – Chandler, AZ

"Lack of pressure; you presented the most practical policy for me and provided me with the information that enabled me to make the decision on my own. In a word, EXCELLENT."

Don Bergie – Sun Lakes, AZ

"Sue, thank you so much for your excellent service, helpfulness in other areas of need and just being such a nice person. You are professional - yet genuine and caring. We appreciate your honesty and helpfulness in all areas of insurance."

Talyce & Barry Fisk – Goodyear, AZ

"The entire process was easy and down to basics. Giving examples of situations makes us realize it could happen to us. We liked your honesty and easy to understand information, your help filling out forms and your availability when needed. You are definitely a "people person".

Fred & Judy Ordonez – Chandler, AZ

"I liked your honesty, efficiency and friendly personality. I thought your service was great! I enjoyed the whole process of buying my long-term care ins. from you."

Marilyn Elmes – Peoria, AZ

"You are a really thoughtful, caring, helpful person. Dealing with Sue is a delight. She will always be welcome in our home."

Peter & Kelli Hirsch – Summerfield, FL (formerly from Surprise, AZ)

"If you believe in the Almighty God, you can truthfully say, "Sue is a GOD sent." She highly exceeded our expectations of an insurance sales person. I discovered by accident that Sue had attempted several times to make contact with us to discuss Long-Term Care. She did not give up; followed through with continued phone calls.

She relieves you of any fears or apprehensions you may have.

This was very important:

- 1) Met on a 1:1 basis in our home.*
- 2) Discussed all options.*
- 3) NO PRESSURING.*

If you are honest and sincere with Sue; Sue can work with you. Sue presents herself with a very receptive approach to individual counseling regarding personal needs and adds productiveness to any situation.

Her expertise has enabled her to implement sound judgment and management practices consistently. She is a vital asset to the Long-Term Care Insurance group – being efficient, dedicated, helpful, concerned, caring, honest, knowledgeable, thorough, pleasant, warm, likable, personable and has a plan of action for each individual."

Pinkie & Phillip Bridges – Phoenix, AZ

"Sue is very knowledgeable – no high pressure. She gave us the pros & cons of the companies and puts the needs of the client first."

Dr. Dennis & Esther Frehner – Goodyear, AZ

Here's Even MORE!

"Nothing should change with the application process – Sue was remarkable and made everything go very smoothly. She is extremely informative."

"The complete service you provided and additional information you provided was the very best we could have received! You're very good at your profession! Thank you. You are extremely personal, service minded, people oriented, and informative – what more can you say – you're the best!"

Clovis & Lou Hungate – Chandler, AZ

"The process was perfect – you know your business. We valued your knowledge, followup and competence. In regards to your service: lack of pressure – super smart – enthusiasm – above & beyond expected."

Pat & Bill Wagener – Mesa, AZ

"We liked your ability, and time spent to understand what we bought from MetLife as compared with other products - without bad mouthing other products. Dorothy & I think you are a top notch agent and a real sweetheart to deal with. Thanks much." ☺

Richard & Dorothy Starr – Mesa, AZ

"The application process for both our health and long-term care insurance was very smooth with no complications. I appreciate how quickly we got answers to our questions. If you didn't know the answer, you got right on the phone to find out. We really feel that we got the policies that work best for our situation."

"I really feel like you have our best interests at heart. That is a quality that is not readily found in this day and age. Thank you for all your help!"

Don & Kathie McMahon – Gilbert, AZ

"We liked the personal attention, no pressure, that you are knowledgable"

Joyce & Tom Durham – Mesa, AZ

"You were very thorough about all the companies you represent. We were extremely pleased with your "bed-side" manner in dealing with us as prospective and confirmed clients. You also have a warm, caring and personable concern for doing what's best for us. Thank you!"

Sue & Dr. Don Noah – Chandler, AZ

"You made the process easy. I value your knowledge of the products available and pros & cons of each. You are truly superior at your chosen profession. Your product knowledge, organization and enthusiasm are amazing."

SueAnn Singer – Phoenix, AZ

"Sue, I am most pleased with your service. I will recommend you to all of my friends and family as the opportunity arises. I felt at ease having such an experienced independent agent on my side. If it were not for your extra efforts as my advocate, I would not have been able to get the coverage I needed."

Edward & Stephanie Schlossmacher – Phoenix, AZ

"We liked your personal touch. I could see you were genuinely interested in me and my situation. (Steve) You were professional, knowledgeable, and personable. We consider you to be our friend."

Steve & Ruth Dillon – Casa Grande/Coolidge, AZ

"I would like nothing changed about the application process, after I met you. The insurance application process used to be like a mountain in front of me in the past, now it is something to look forward to, thanks to you!

I value your attention to detail, thoroughness, knowledge & expertise, detailed follow-ups, keeping me constantly informed of the status of my application, your friendly & delightful personality, just to mention a few points."

"The service you give is outstanding. If I come upon someone who needs your service, I will recommend you without a doubt."

Jacomine Coetzee – Scottsdale, AZ

"I liked your perky personality. Your service was great."

Dr. Michael Mahl, M.D. – Phoenix, AZ

And Even MORE!

“Nothing about the application process should be changed! You went out of your way for our family. You are awesome! You went above and beyond. You are so knowledgeable about your line of work and I think you truly care about the people you come in contact with. Keep up the good work!”

Keri & Craig Hannaford – Campe Verde, AZ

“You are very prompt with any calls, information, and guidance. My feeling is that you care, and will be available when we need you. I like your friendly manner and your serious work ethics. I think your service is excellent!!!”

Carrie & Marc Homan – Chandler, AZ

“You made sure we knew what we were buying. You spent as much time as we needed teaching us and making sure we understood. You followed up on everything you said you would, and did it so quickly. You are awesome. Your service is excellent, it was so wonderful to work with you. You care about us as people not just someone who will buy insurance from you. It has been a pleasure getting to know you.”

Greg & K.C. Lee – Phoenix, AZ

“We liked that you had consummate understanding of the insurance product and communicated it in a professional manner. Very Professional! Thanks!”

Pete & Sue Morgan- Paradise Valley, AZ

“I liked your personal touch, attention to detail, expert knowledge, and enthusiasm! You are unbelievably devoted to your clients, and exceptionally knowledgeable!”

Wendy Worthen – Scottsdale, AZ

“You kept the process simple! Sue, this process was far easier than I could have imagined thanks to your ability to quickly understand the best approach & presentation for me. Thank you!”

Elizabeth Johns – Scottsdale, AZ

“The application process was a very positive one. I was extremely pleased with your approach to this presentation. You have been a real blessing to my future financial planning. I value your concern for me as a person and as a friend! You always have time to listen and show genuine interest. Thank you, Thank you, Thank you!”

Merrille Stoddard – Mesa, AZ

“Your explanations to my questions were clear and concise. I felt as if a friend was helping me make an important decision. Superb service!”

Alice Freidus – Scottsdale, AZ

“I am very happy! You are a very positive and capable person who knows her product. Your service was excellent.”

Connie & Dan Clark – Peoria, AZ

“We liked your attitude and helpfulness. Your service is excellent and very neutral. By this I mean your bias is towards us, not towards a company or not towards getting sales for yourself at all cost.”

Jim & Sue Griffin – Scottsdale, AZ

“We wouldn’t change anything – you did a great job and so did the underwriter. We liked your quality, follow-up calls, ease of getting it done correctly. Your service is GREAT!!”

Scott & Cathleen Herrmann – Phoenix, AZ

“I liked the detail explanation and attention to every question. The fact that you can spend time until you are satisfied. Your service was terrific. Things were accomplished quickly and with clear explanations.”

George Verbel – Metuchen, NJ

And MORE!

“We liked the ease of making a decision because we had all the facts. It is such a pleasure to work with a knowledgeable & helpful individual, which is almost unheard of in the business world today. Thanks.”

Janet & Spencer Cichon, Chandler, AZ

“The process went extremely smooth. We liked the fact that you wanted us very educated about the whole “long-term” insurance issue before we made a decision. It was a pleasant experience working with you. Thank you.”

Bob & Lyn Koepke – Phoenix, AZ

“You did a great job, Sue. Keep up the good work. You explained everything in detail & truly cared about me and about me making the right decisions for my future. Excellent service! You really know your products - you care about your customers & you’re very thorough and detailed. You’re great! Thanks so much Sue!”

Denise Le Blanc – Scottsdale, AZ

“Sue, you were full of information, very accesible and friendly. I did not feel pressured by you. You always let me know when to expect to see you or hear from you. Provided good information and advice. Upbeat personality and easy to talk to. Thank you, Sue.”

Nancy C. Walker – Tucson, AZ

“I liked that you were accessible at any time with prompt response. Professional and thorough in presentation and evaluating alternatives. Sue, I found your Long Term Care alternatives to be professionally presented. You took the time to explain the various elements of the preferred plan as compared to other plans. Thanks for your excellent and prompt service.”

Marilyn Orlob – Mesa, AZ

“I liked how you explained the plan and the easy access to you anytime to answer questions and your personal attention! Dear Sue – I would highly recommend you to anyone, anytime – you’re Great! I found you to be honest, knowledgeable and so efficient. You really went above & beyond what was needed to get my policy. I appreciate you so much! Besides you are fun to work with and made my decision easy. You even kept my family informed. Great! Thank you – Thank you.”

Darlene J. Steiner – Mesa, AZ

“The process was very professional as well as personable. I liked your personal service – always available. Your service was excellent.”

Jackie Loftus – Gilbert, AZ

“I have never had a relationship with a Sales Rep who worked harder, was more enthusiastic and more informed about insurance companies. You were the most determined Sales Rep I have ever worked with and you did everything in your power to secure coverage for me. I thank you for your persistence.”

Blanche Duncan – South Amboy, NJ

“Everything went smoothly. You were always there to answer our questions, took us through the process expertly. Ist rate service – walked us through step by step.”

Carl & Grace Oschea – Duncan, PA

“We love that you are dedicated, your personal interest in finding the policy best suited for our needs. High priority on educating us on long term care policies with no pressure to make a decision and/or buy. We would, and have recommended you (Sue Ritchie) to friends, family and acquaintences because of your enthusiasm, dedication, knowledge and professionalism, all combined into very personalized and friendly service. “

David M. & Carol L. Gillott – Connellsville, PA

“Dear Sue, you kept me relaxed and confident in the help you provided. You made the entire process painless. You are most informative, helpful and your knowledge has no boundaries. Thank you.”

Linda M. Needham – Belmont, MA

Thank you Sue Ritchie,

Many many thanks, for taking the time to sell us the right long term care insurance policy. As you know Mom now has Alzheimer's, and for the past year I've been her full time caretaker. I can't imagine how difficult this would be without the financial freedom and flexibility of this Met Life policy. Thank you for taking the time to personalize this policy to fit our income level and possible future needs.

You were a pro all the way, you pushed the things that you thought we might need, and didn't try to sell us unnecessary features just to pump up the premium. Met Life has been great to work with also. As soon as we filed the claim they assigned us a personal case worker "Lynn Evans" who has been there every step of the way. Just like you had said, we were able to get things rolling with no hassle and very little out of pocket expense. I was able to get Mom the care that she needed, when she needed it. We were even able to add safety rails in the shower, another little bonus in the policy.

This entire process, from the first time that we met with you, to every week when I receive that Met Life check in the mail has been fantastic. As fantastic as it could be in this situation. I've just moved Mom into an assisted living place up in Idaho to be closer to the rest of the family, and once again no problem.

I'm always telling people how fortunate we were to buy this long term care policy. I don't know what I would have done without it.

Thanks again Sue,

Lonnie Merritt
(Clara's Son)