

JULIA BARINOVA INC.

Passion for Protection

Julia Barinova, MBA | Independent Insurance Advisor and Broker

1501 Voorhies Ave, Brooklyn, NY 11235

Tel: +1 (917) 725-0435 | Email: julia@juliabarinova.com | Web: juliabarinova.com



Julia Barinova, MBA - Bio

Julia Barinova, MBA, is a New York-based Independent Insurance Advisor and Broker serving clients in over 25 states. Her 20+ years in financial services include investment consulting at Smith Barney, insurance planning at MassMutual, and alternative investment marketing. For seven years, her independent practice has focused on life, critical illness, disability, and long-term care protection.

Known in the Russian-speaking community for practical expertise, transparency, and clear explanations, Julia empowers clients to obtain protection through education, webinars, her YouTube channel “Do You Speak Insurance?”, and contributions to news programs including Buro. She maintains an active social media presence and values trusted professional connections and referrals.

Julia holds an MBA from Western Illinois University (1997). She consults in English and Russian and speaks conversational Italian and French.

Scope of Services

- 1) Comprehensive, no-cost consultations focusing on the client's situation and needs.
- 2) Life & Health Protection: Life insurance with living benefits; critical illness; short- and long-term disability income insurance.
- 3) Long-Term Care: Traditional LTC, hybrid life/LTC, and LTC annuities.
- 4) Retirement: Annuities and retirement income; IRAs, SEP IRAs, 401(k)s, and defined benefit plans through specialized partners.
- 5) Dental & Vision: Individual and family coverage. nowaitdental.com - a unique portal focusing exclusively on dental insurance without waiting periods.
- 6) Business & Employee Benefits: Group benefits, key-person coverage, buy-sell funding, business overhead expense, and executive benefits.
- 7) Family Planning: Protection for children and families; coordination with estate planning attorneys and other professional partners.

Advanced Tax-Efficient Planning for CPAs & Tax Professionals

I partner with CPAs and Tax Professionals to support high-income individuals, professionals, and business owners through tax-aware risk management and long-term planning. Every solution is individually tailored to each client's situation, goals, and budget. Julia uses a consultative approach akin to a fiduciary approach. The client's goals and budget always come first.

Advanced Tax-Efficient Planning for CPAs & Tax Professionals

Life Insurance with Living Benefits - Conceptual Framework

Life insurance with living benefits provides access to policy benefits during the insured's lifetime in the event of qualifying critical, chronic, or terminal illness. From a planning perspective, this structure can offer tax-advantaged liquidity when it is most needed, helping protect income, assets, and long-term plans. When structured properly, benefits are often received on a tax-favored basis and can complement estate, business, and retirement strategies.

Long-Term Care Planning Using Hybrid Structures

Both traditional and hybrid long-term care plans are available. I prefer hybrid LTC for its predictability, contractual guarantees, and potential business tax deductions, depending on the product and business structure. Hybrid plans can combine LTC benefits with life insurance or an annuity. These designs can provide leveraged LTC benefits and, with life insurance-based plans, preserve a death benefit for heirs if care is never required.

Ask me which LTC product will work best for your particular client.

Retirement Planning & Tax-Deductible Contributions

Retirement planning can offer substantial tax deductions through traditional IRAs, SEP IRAs, and defined contribution plans such as 401(k)s, subject to eligibility and contribution limits. For high-income business owners and self-employed professionals, defined benefit plans, including cash balance plans, may allow significantly larger deductible contributions. Funding amounts and deduction limits are determined through actuarial calculations based on factors such as age, compensation, and the retirement benefit being funded. I coordinate with the client's CPA and specialized retirement plan professionals to evaluate an appropriate structure.

Group Benefits & Employer Solutions

I provide group medical, dental, vision, long-term disability, retirement plans, and other employer-sponsored benefits either directly or in collaboration with specialized partners when additional expertise is required.

How I Work With CPAs & Tax Professionals

CPAs and Tax Professionals remain the primary advisor and relationship lead. I serve as a consultative planning partner, providing strategy explanations and implementation support designed to enhance the advisor-client relationship.

Terms of Cooperation

Terms of cooperation are discussed in a personal meeting to ensure mutual satisfaction, transparency, and alignment with the advisor's practice model and client needs.

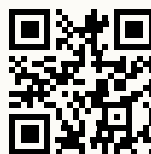
Please schedule a networking session to discuss potential cooperation:



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Calendly



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