

I strive to be a resource to all who require my services.



Bonita L. Williams, LUTCF, CLTC, LTCP

In 2007, President, Bonnie Williams opened The Tandem Group®, an independent insurance agency, specializing in long-term care insurance. The agency also provides life insurance, disability income, health, and group products for their clients. Bonnie is licensed to advise clients who reside in NC, SC, PA, TN, VA, WV, and GA. She has earned the LUTCF (Life Underwriter Training Council Fellow) CLTC (Certification for Long-Term Care) and the LTCP (Long-Term Care Professional) designations.

Her 21 years' experience as an insurance specialist includes being the former co-owner of skilled nursing facilities. Bonnie knows the financial burden and the emotional stress placed on a family when a loved one must be admitted to a nursing home, especially if the individual is not financially prepared for this occurrence, nor has a long-term care insurance plan in place. She is passionate about showing her clients how to remove the uncertainty of their future by implementing customized plan designs into their financial planning portfolio.

Bonnie serves on the boards of the Charlotte - NAIFA (National Association of Insurance & Financial Advisors) & the Charlotte - Society of Financial Service Professionals. She is also a member of the AALTCI (American Association of Long-Term Care Insurance) as well as a former board member of the Charlotte - MBPW (Metropolitan Business & Professional Women) Organization. In addition, Bonnie is a volunteer ambassador at the annual Quail Hollow Golf Tournament in Charlotte, NC.



Be taken care of by a financial advisor who cares about the best possible solution for you.

Testimonials from Satisfied Clients

“Bonnie helped me protect my assets through the purchase of a long-term care insurance policy. She has been caring, polite, thorough, efficient, and a very nice person to deal with. I have never dealt with a person so good with people as she has been. I feel that I have made a wise decision in choosing Bonnie as my long-term care insurance advisor.”

Mrs. Mary H., Charleston, SC

Bonnie listened to our concerns. She outlined how long-term care insurance is a critical component in our long-range planning so we won't need to use our assets if and when we become sickly and frail. Through her guidance, credibility, and competence, we were able to purchase a policy that was affordable for us, and at the same time, give us the peace of mind.

Mr. and Mrs. Samuel K., Philadelphia, PA

“We were referred to Bonnie by our financial advisor. Bonnie's comprehensive and professional service helped us to attain the best possible coverage. She not only helped us through the application process, but she personally advocated for us with underwriters. I would recommend Bonnie to my friends or family based on our experience with her.”

Atty. & Mrs. William M., Charlotte, NC



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**Tailored Solutions
For Smart Decisions.**

- Long-Term Care Insurance
- Fixed Annuities
- Disability Income Plans
- Life Insurance
- Health, Dental, & Vision Plans
- Qualified Retirement Plans
- Supplemental Employee Benefit Solutions
- Voluntary Benefit Solutions





Our goal is to help our clients attain their financial goals.

Long-Term Care

Long-term care may impose an unexpected and severe financial burden on you and your family. It can occur at any age from a serious illness, accident, disability, or as a part of the normal aging process. Who will take care of you when you live a long life and need care? What will providing this care do to your family and your assets?

The subject is not long-term care insurance, it is long-term care! What have you allocated from your retirement portfolio to pay for this occurrence? Protect your retirement plan for the purpose for which it was intended. The Tandem Group® provides top-of-the-industry insurance carriers who offer comprehensive benefit plans and who have a proven track record of paying their claims.



Jamie Ermann provides back office support to help Bonnie expedite the Long-Term Care Insurance process for her clients.

Living a long life is a near certainty... planning for it is now a necessity!

- Do you believe you will live a long life?
- If you live a long life, do you think there is a chance you might require assistance with your care?
- Who would provide your care?
- What impact would providing care have on your loved ones' emotional, physical, and financial wellbeing?

The question is not who will take care of you when you need care; your family most likely will do this for you. The real concern is what providing that care will do to your family and your well-designed retirement plan. Long-term care is a family issue, NOT an individual concern.

As an independent insurance agency, The Tandem Group's goal is to preserve, not

- What are the odds you may require long-term care?

Statistics on Probable Risks

Home Fire	1 in 1200
Major Auto Accident	1 in 240
Short-Term Medical Care	1 in 15
Long-Term Care	2 in 3

- Do you have a plan in place IF you need assistance?

spend investment assets. Most likely, nothing has been allocated from the income stream to pay for your care. We provide customized, cost-effective solutions to individuals respective insurance needs.

Ninety-nine percent of our clientele are referrals from existing clients, CPAs, attorneys, and CFPs. We forged partnerships with financially strong and competitive insurance carriers to provide the results you expect in today's environment by providing sound insurance products, thorough knowledge, and expertise.

We believe that integrity builds trust.....trust builds strong, lasting client relationships. Our passion is dedication to our most important assetour clients!

"Bonnie helped us each step of the way regarding long-term care insurance. She did so with knowledge, precision, and patience. We are so relieved to have this policy in place. We valued Bonnie's easy availability, her willing advocacy on our behalf, and her expertise."

Dr. and Mrs. Paul B., Charlotte, NC

