



**Bradford J. Kadelski, CLTC®, DIA, DIF, LTCP**

American Business  
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**Background & Experience**

Brad has worked in the Insurance industry since 2001. He started his career working with an Elite Insurance Producer Group in Boston working with retail clients with the design of life and disability insurance products. Brad then formed his own Brokerage Firm working with Financial Advisors, Registered Investment Advisors, and Property and Casualty Agents throughout New England.

In 2009, Brad joined American Business to help not only those that he was currently serving, but to help train and support Financial Advisors of National Account Firms and Investment Banks.

Prior to his start in the insurance business, Brad had a background in Tax and Accounting.

Brad's consultative approach assists financial professionals in innovative life and disability income protection planning.

With a specialty in the Income Protection Market - Brad has helped many advisors with Disability Insurance Planning with a Disability Insurance Audit to help raise awareness regarding their clients' workplace benefits and the gaps that may exist.

Brad has a long track record of training and working with Financial Advisors from the most basic planning to large case design in the Corporate Market working with Executive Carve-Outs for Income Protection Planning, Disability Buy-Sell Planning and Key Person Disability Strategies.

Brad is an approved provider for Insurance Continuing Education and CFP Continuing Education throughout the Northeast.

Brad's background professionally includes leadership roles in the National Association of Insurance and Financial Advisors (Massachusetts State President), and the Society of Financial Services Professional's (Local Chapter President).

Brad is married with two children and resides in Massachusetts.