



CARRIER ASSESSMENTS | POLICY & INDUSTRY PERFORMANCE

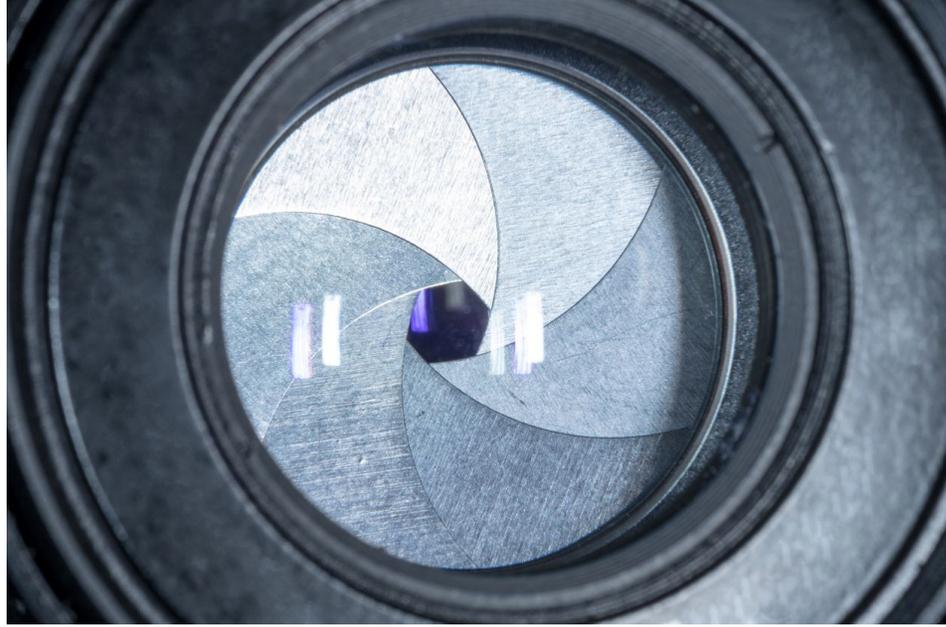
INVESTMENT & WEALTH ADVISOR PLATFORM

Life | Disability | Long Term Care Insurance
Providing Point of Sale | Back Office Services

**CONSULTATIVE | INDEPENDENT | UNBIASED
INSURANCE PLANNING**



BENCHMARKING • POLICY REVIEWS • STRESS TESTING • COST ANALYSIS



INSURANCE PLANNING THROUGH AN ADVISORY LENS

Advising clients means choosing to step aside from your own interests, or the interests of a particular company, to focus solely on the best interest of your client. As such, we look at insurance planning through an advisory lens. Insurance may frequently be a vehicle that complements or protects your clients' financial planning and advances their objectives. We take the time and have the tools to objectively assess the mitigating factors involved in designing solutions. Many insurance firms have proprietary obligations that make it difficult for advisors

to partner with an insurance professional and incorporate insurance in their planning. We are the destination for advisors who want to work with an independent partner rooted in objectivity, unbiased advice and a consultative approach. We analyze if insurance can advance your client's plan, and if so, we provide the most objective analysis to determine the appropriate solutions. Our unique, multi-carrier platform in conjunction with our array of benchmarking tools provides your clients with the most objective approach to insurance consultation.

Complete alignment with you and your clients' objectives is our only acceptable baseline.

Our exclusive access to industry performance and benchmarking resources, coupled with our deep professional and technical expertise, provides you the most comprehensive and objective analysis you will find in the insurance marketplace. We bring a well-studied approach and research to the process. The real benefit is providing efficient, scalable wealth protection and wealth transfer solutions for your clients in a consultative environment.

POLICY EVALUATION PROCESS

- Objective analysis of your clients' insurance portfolio
- Review of your clients' existing coverage to confirm alignment with their current plan
- Stress-testing policies against real-world scenarios
- Adding value to your client relationships



We review the objectives and inner-workings of proposed and existing insurance policies to help ensure they fulfill their intended purpose.

Many of your clients may have already purchased life or other insurance policies. While they may have understood their need for insurance at the time, clients rarely have clarity if their policies are still in alignment with their current objectives. Our analysis allows for a complete, comprehensive review of proposed and existing policies. We report on each policy and explore how they align with the objectives you helped your client clarify.

If the policies are aligned with your client's objectives, our reporting will simply confirm that fact and bring value to your relationship. If the policies have flaws that interfere with achieving your client's current objectives, our team will clearly outline solutions that may improve the existing policy or help you get a more suitable policy in place.

CARRIER BENCHMARKING & PERFORMANCE ASSESSMENTS

LifeTrends®

Through our preferred access to LifeTrends, we conduct product due diligence based on current carrier competitive intelligence and pricing. We benchmark over 30 of the top life insurance companies on over 2,500,000 data points. What this means to you is we provide complete objectivity.

POLICY STRESS TESTS & COST ANALYSIS

Policy Review Estimation Calculator (PRECalc)

We utilize PRECalc to assess the impact and risks of potential 1035 policy exchanges. As we review a clients' existing coverage, we analyze average death benefit and premium depending on many different criteria. We ascertain if a policy exchange is warranted and the carriers that have the most appropriate, efficient solutions.

VitalSigns

VitalSigns allows us to assess and compare the financial strength and ratings of carriers based on financial data of the 500 largest life and health insurance companies. Up to eight carriers can be compared against one another at one time or the ratings and financials of one carrier can be examined in depth.

PRODUCT BENCHMARKING & DUE DILIGENCE

ALIRT Insurance Research

We utilize ALIRT to regularly monitor and evaluate the financial performance of life, health and other insurers against their peers.

Custom Coverage

We utilize Custom Coverage to determine the appropriate amount and type of coverage based on the clients' risk tolerance and needs.

ENHANCING YOUR CLIENT EXPERIENCE

UNDERWRITING

Efficient underwriting is one of our elite points of distinction. What this means to you is we are devoted to maintaining and expanding sophisticated underwriting resources to help increase the placement of your clients' insurance needs. We prepare and package files for underwriting in a manner that gets your clients' the most favorable offer. We have direct access to an experienced medical director who is available to answer questions before a file is submitted to a carrier. For cases in which a carrier postpones or requires more information or tests from the client, we have exclusive arrangements that allow us to underwrite based on the current client file and, when possible, help us place more difficult cases. We have exclusive capacity deals with reinsurers for larger cases for more flexibility. Lastly, we access the same underwriting manuals all primary carriers use to prepare our cases.

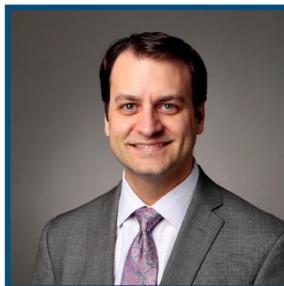
BUSINESS VALUATION SERVICES

Business valuation is often the starting point for significant business planning. Knowing the current value of your clients' business allows you to further plan for their future and help protect their interests. We provide access to business valuation services at no cost to help you and your clients eliminate the risk of their greatest asset being depleted due to unforeseen circumstances. Through our carrier relationships, we provide business valuations using five commonly used valuation methods. By providing a valuation, you are able to develop strategies to help preserve the value of your clients' business and prepare for the future succession and transfer of the business.

ADVANCED CASE DESIGN

In addition to evaluating the decisions you and your clients have made with their legal and tax advisors, we become an integral resource as part of your wealth building and wealth transfer planning team. We design insurance solutions that help minimize your clients' risks and maximize their estate and tax planning opportunities. We have dedicated advanced markets attorneys that assist in the design of business and personal insurance strategies, including:

- Business succession and estate equalization strategies in the event of your clients' death or disability.
- Personal estate and gifting strategies to help ensure the orderly transition of your clients' wealth.



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