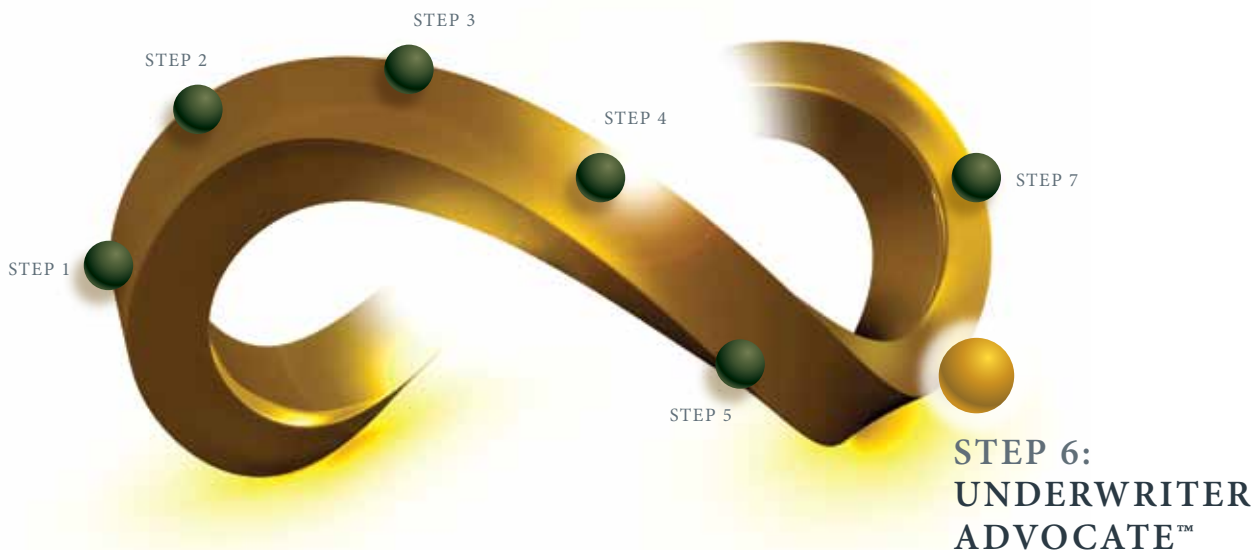


STEP 6:

# UNDERWRITER ADVOCATE™

*an uncommon approach*

Leveraging our specialized medical training and industry knowledge, we approach the underwriting process with an intentional strategy that works to our client's advantage.



1

## REVIEW

We proactively review medical records and make recommendations that place the client in the most favorable light to the underwriters.

- control over medical conditions
- health improvement advice
- interviews with physicians
- optimal test-taking schedule

2

## EXAM

Our client takes the medical exam.

3

## ENGAGE

We then work with the underwriting team to obtain a rate that will meet the client's goals or engage other carriers.

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THE 8<sup>TH</sup>

ELEMENT™

INTEGRITY DEFINES US

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