



## Coordinating and Integrating Risk Management

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One cannot overstate the role insurance plays in a financial plan. Without adequate coverage and the right policy features, your financial future is anything but secure. You could miss valuable opportunities, and your loved ones could be left unprotected. Since we recognize insurance plays a crucial role in a financial plan, we've formed a dedicated team to help ensure our clients receive sound advice.

### Focused Mission

Our sophisticated team of experts design and implement innovative insurance strategies to support the financial-planning process. We collaborate with advisors and clients through needs analysis, discovery, product recommendations, client education, carrier and product selection, underwriting, and policy implementation. We streamline the process and simplify it, thus removing typical frustrations and delays associated with insurance.

### Sophisticated Experts

Our team has over 75 years of combined industry experience with specialized knowledge in innovative insurance strategies and advanced planning techniques. We pride ourselves on being continual students of the industry. We've earned the authoritative professional designations, and our team members are sought out to teach and serve on industry committees and boards. We are licensed in all 50 states.

### Competitive Product Platform

We are confident in our ability to satisfy clients and meet all carrier obligations. In our due diligence process, we research ratings, product features, and underwriting practices on an ongoing basis. We consistently evaluate our portfolio for the most competitive, cost-effective products.

### Objective Recommendations

We have no carrier allegiances. We represent what we believe to be the finest carriers and best products the market has to offer. This gives us a wide array of offerings and allows us to be objective in every facet of our recommendations.

#### OUR SERVICES

- Advanced Planning Consultation
- Carrier Due Diligence
- Plan Design
- Insurance Asset Management
- Client Recommendations and Education
- Carrier and Product Selection
- Medical Underwriting
- Preliminary Case Underwriting
- Policy Service

**The first step is easy:  
Ask your advisor to arrange a  
consultation with our team.**