



LIFE ASSURANCE 360™





## LIFE INSURANCE ARCHITECTURE

Marcus Vitruvius, a Roman architect and engineer in the first century BC, wrote of three elements that all structures must possess to withstand the test of time – firmitas, utilitas, and venustas. Loosely translated, it means that the structure must be strong, tailored to suit a particular purpose, and constructed with parts that are in perfect unity. Additionally, once the structure has been designed and built, it must be maintained consistently in order to perform its intended purpose.

We believe that just as physical structures must possess these enduring elements, so must life insurance. Its ability to withstand the test of time makes it a transformative product that provides financial security to millions of families and businesses. It ensures that legacies are preserved and dreams are realized.

In order to obtain the best possible life insurance programs at the most cost effective rates for our clients and advisors, we have partnered with an elite group of specialized firms across the country to obtain access to industry experts, unique products, specialized software and proprietary underwriting methods.

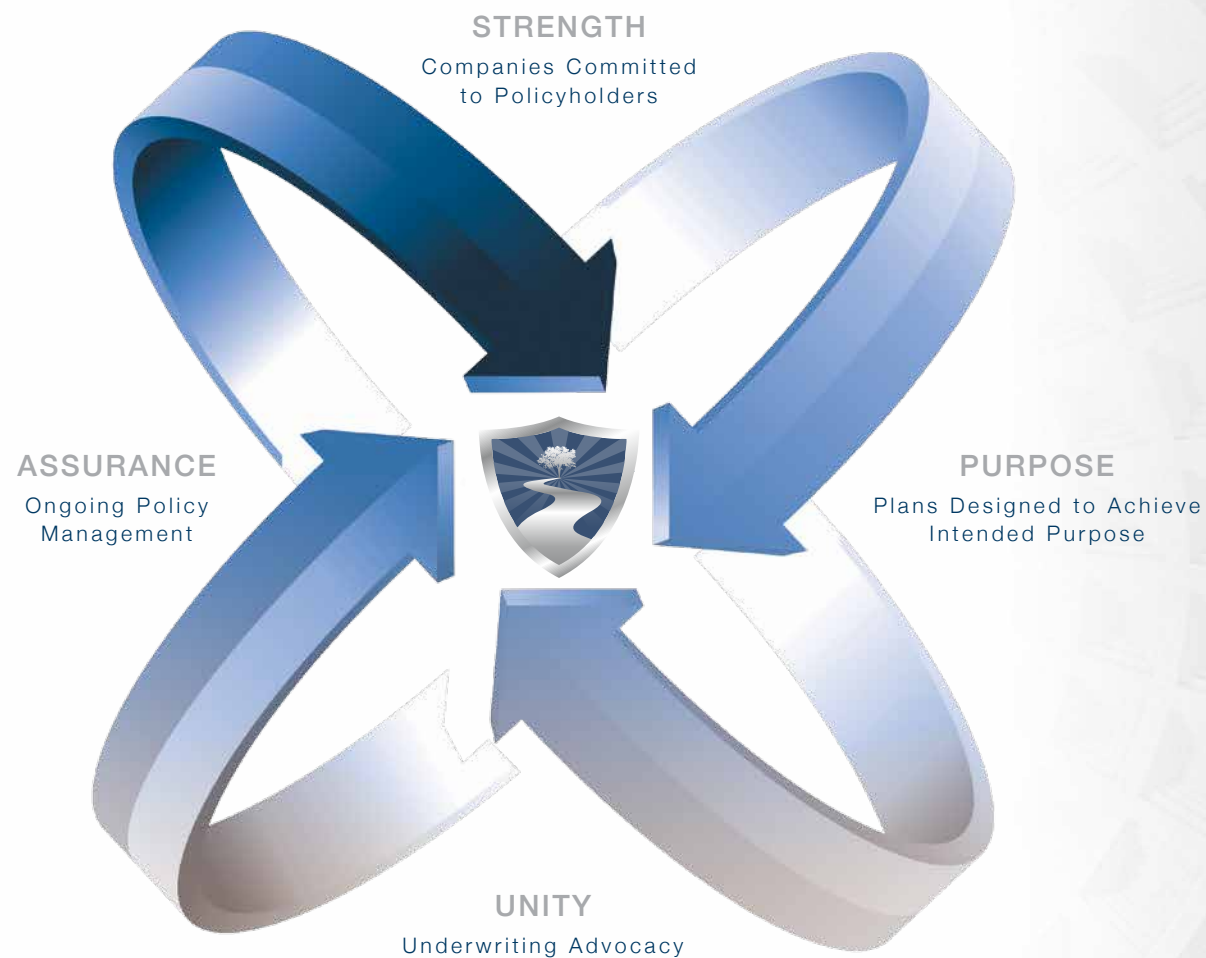
## LIFE ASSURANCE 360™

Our client-centered process for designing life insurance programs begins by choosing strong companies that serve as a foundation on which to build. We then customize a blueprint that meets your unique needs and unify design and medical information through vigilant underwriting advocacy. Once the structure is in place, we then make a commitment to provide ongoing service to assure that your plan will accomplish its intended purpose.

Each step of this process addressed in isolation will always yield results that fall short of those produced when all four are working in concert. As Aristotle observed, "The whole is greater than the sum of its parts". As Life Insurance Architects, we believe that it is our duty to take a 360°, comprehensive approach to life insurance. That is why we call our process Life Assurance 360™.

### THE PANTHEON | ROME, ITALY

Constructed in 126 AD and open to the public today, the Pantheon remains the best preserved and most influential building of Ancient Rome. Inspired by Marcus Vitruvius' manuscript, *De Architectura*, the Pantheon is by all accounts a marvel of engineering. It is the largest and oldest freestanding concrete dome in the world and its proportions are perfectly symmetrical. Michelangelo described it as, "angelic, and not of human design."



#### THE PANTHEON DOME

A series of arches and lightweight concrete form the perfectly symmetrical dome of the Pantheon. The oculus at the apex of the dome functions as a compression point, a ventilation system, and a source of natural light making it the perfect combination of strength, purpose, and unity.

**THE WHOLE IS GREATER THAN THE SUM OF ITS PARTS | ARISTOTLE**



STRENGTH | COMPANIES COMMITTED TO POLICYHOLDERS

## LAYING A STRONG FOUNDATION

The first component of Life Assurance 360™ is the selection of insurance companies. We have strategically chosen to do business exclusively with carriers that have demonstrated:

1. Prudence in financial decision-making;
2. Commitment to the quality and scope of their products; and
3. Dedication to the continued service of existing policyholders.

This step is the life insurance equivalent to laying the foundation of a building engineered to last for multiple generations. The benefits of a life insurance policy are often decided on and funded today, yet they are predicated on a promise being honored by an insurance carrier 10, 20, 50 or more years in the future. With this in mind, it stands to reason that choosing which insurance carrier or which insurance carriers to partner with is a foundationally important decision.

To assist in this critical decision, we developed a proprietary system for selecting solid carriers that can be confidently recommended to our clients. To articulate how and why we emphasize this important step, we created a whitepaper titled, *A Matter of Choice*, which also describes our unique STAR Ranking System™.



### ST. PETER'S BASILICA | VATICAN CITY

St. Peter's Basilica was completed in 1547 by Michelangelo after nearly 40 years of construction. Michelangelo, a great admirer of Marcus Vitruvius, gained inspiration from the Pantheon and constructed the dome of St. Peter's using Vitruvius' three elements. The structure remains the largest dome in the world to date.



## A MATTER OF CHOICE

As independent life insurance professionals, we have the choice of representing almost every carrier and product in the industry. However, since being a “Jack of all Trades” means being a “Master of None”, we choose to represent a select number of top carriers and products that will bring the best long term value to our clients. Our white paper, *A Matter of Choice*, outlines the disciplined process and criteria for filtering the companies we work with on behalf of clients.

## A THREE-TIER FILTERING PROCESS

### TIER 1:

Using the STAR Ranking System™, we regularly perform comprehensive due diligence on companies’ financial strength.

### TIER 2:

Next, we analyze the companies’ past practices. When choosing which insurance companies we will recommend to clients, we look for a demonstrated commitment to policyholders over time because, in the end, a guarantee is only as good as the company that makes it.

### TIER 3:

Finally, we select companies with a product portfolio suited to the high net worth marketplace. The unique needs of this marketplace require products that offer sufficiently high death benefits as well as custom riders and ownership or funding structures to address sophisticated financial, business, and estate planning needs.



## STAR RANKING SYSTEM™

We have found that there is no single rating service that can provide every necessary insight into carrier financial strength.

Therefore, we developed our own method for evaluating carrier financial strength that we call the STAR Ranking System™ (Strength Tracking & Assessment Report). As part of the system, we consider over 30 quantitative and qualitative metrics gathered from numerous sources, including rating agencies, stock analysts, news outlets, and various independent research organizations. We then assess this objective data in light of the economic environment, accounting practices, and regulatory issues to develop a comprehensive financial picture of the carrier.

Once our data analysis is complete, we rank the carriers according to their claims paying ability, overall competence, and financial performance, and then repeat this process quarterly as new financial data is released.



PURPOSE | PLANS DESIGNED TO ACHIEVE INTENDED PURPOSE

## TAILORING THE STRUCTURE TO SUIT YOUR PURPOSE

In today's marketplace, life insurance companies offer numerous products, each with a variety of features that change frequently. Because of the complexity associated with the vast number of products, we developed a unique process to help select the product and structure best suited to your needs. We begin the process by first examining the purpose of the insurance program and the five elements that will have the greatest impact on the overall design of your plan.

### SAFETY



The degree of protection over your death benefit and the equity in your policy

### FLEXIBILITY



The ability to modify your plan as needs and circumstances change

### EQUITY



The ability to accumulate cash value in your policy

### CERTAINTY



The degree of certainty that policy design parameters will perform as expected

### PREMIUM



Minimizing the out-of-pocket expense for coverage

Before recommending any product, we first guide you through our proprietary Life Assurance Design Questionnaire™ to help us ascertain your personal preferences and expectations regarding each of these elements, and to establish the design parameters of your custom plan.

Once we have a full understanding of your goals and design priorities, we prepare a customized Life Assurance Blueprint™, which graphically conveys how the recommended plan addresses the elements you indicated were most important to you.



### ST. PAUL'S CATHEDRAL | LONDON

Built by Sir Christopher Wren to replace the cathedral destroyed by the Great Fire of London in 1666, St. Paul's Cathedral was inspired by the classical structure and circular dome of St. Peter's Basilica in Rome.



## LIFE ASSURANCE DESIGN QUESTIONNAIRE™

The Life Assurance Design Questionnaire™ takes the traditional questions about life insurance goals a step further by simultaneously educating you about the five elements of every life insurance plan as well as the tradeoffs associated with increases or decreases in each respective element.

By analyzing your preferences regarding Safety, Flexibility, Equity, Certainty, and Premium, we achieve far more than the traditional questionnaire and, as a result, are better equipped to design a plan customized to your unique needs.



## LIFE ASSURANCE BLUEPRINT™

The Life Assurance Blueprint™ is designed to incorporate the information you provided us in your Life Assurance Design Questionnaire™ into a sustainable plan.

During this process, we first carefully select and customize products that complement your overall plan. Next, we examine each product's potential performance in a variety of circumstances using stress tests. Finally, once we determine which product(s) provide the optimum level of safety, adaptability, and competitiveness in your overall plan, we begin crafting the blueprint.

The result is a convergence of mindful recommendations delivered in a unified and understandable format, and matched to your specifications regarding product safety, flexibility, equity, certainty, and premium level.



UNITY | UNDERWRITING ADVOCACY

## THE IMPORTANCE OF UNDERWRITING

Medical Underwriting is the process of unifying your desired plan design with the reality of your medical information. The life insurance application process can produce many unintended results if it is not managed proactively and with the proper amount of expertise. We have found that the key to avoiding unwanted surprises in this critical step is to have knowledgeable professionals advocating at the carrier level on your behalf. That is why we have carefully assembled a team of former insurance company underwriters and a licensed physician to manage the process with your privacy and well-being in mind.

## HOW ADVOCACY CAN SIGNIFICANTLY LOWER YOUR COST OF INSURANCE

Using our knowledge of how carrier underwriters, medical directors, and actuaries make decisions, we leverage our insight to confidentially represent, clarify, and coordinate the details of the application throughout each phase of the underwriting process. By proactively addressing negative information, we position our clients in a positive light to the carrier and remove as many surprises as possible to obtain favorable underwriting offers that effectively lower your cost of insurance.

### CASE STUDY: CLARIFICATION OF MEDICAL DETAILS RESULTS IN A FAVORABLE RATING

A married couple in their early 70s needed \$30 million of coverage. The husband was uninsurable due to multiple heart attacks. The wife was also considered uninsurable due to her obesity and a history of multiple “mini strokes,” high blood pressure, asthma, and sleep apnea. After reviewing the case, the Underwriting Advocacy team determined that the wife might be insurable. They worked extensively with the wife’s physician to demonstrate that the “mini-strokes” were, instead, migraines. They showed that the wife’s high blood pressure was well controlled, and the asthma and sleep apnea were mild. The result was \$30 million of coverage issued at standard rates.

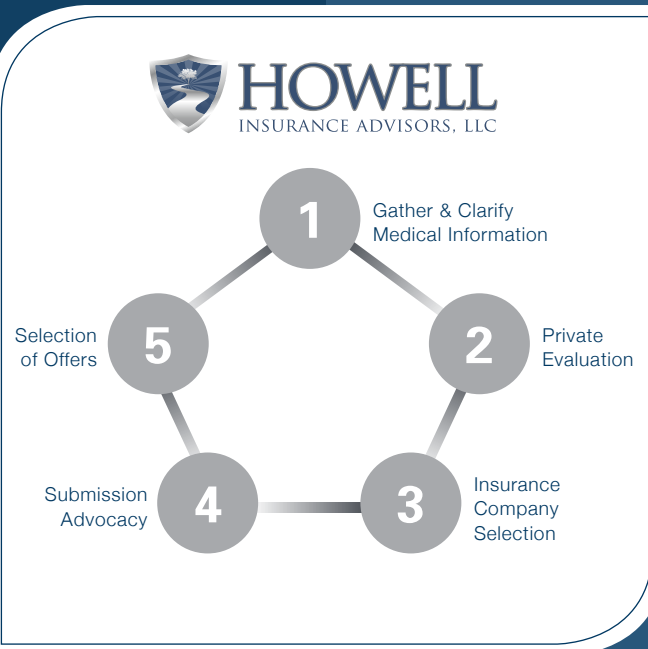
### U.S. CAPITOL BUILDING | WASHINGTON DC

Built over 200 years ago under the supervision of Founding Fathers George Washington and Thomas Jefferson, the U.S. Capitol Building conveys timeless neoclassical style inspired by Greek and Roman architecture. The dimensions of the interior dome are 96 ft. above the Rotunda floor with a 24-foot oculus at the crown – the exact dimensions of the Roman Pantheon.



## THE UNDERWRITING ADVOCACY PROCESS™

As your underwriting advocate, we use our proprietary informal underwriting process whereby we complete 90% of the underwriting before an application is submitted to an insurance company. This preliminary process enables us to pre-qualify underwriting offers from insurance companies, while protecting your identity from the Medical Information Bureau.



## PRE-QUALIFICATION UNDERWRITING QUESTIONNAIRE™

Before submitting an application, we use the Pre-Qualification Underwriting Questionnaire™ to collect all of the information that a carrier would need to render an underwriting decision. We then clarify any gaps in the information with your physicians to ensure that there is a complete picture of your health. Upon submitting the application, we add additional commentary to help the insurance company underwriters understand the big picture as to why you are seeking coverage and/or what actions you are taking to address any health issues.

## PRIVATE UNDERWRITING RATING EVALUATION (PURE)™

Most surprises in underwriting come from the medical exam and lab work in connection with the life insurance application. When an application involves a large policy or a complicated medical issue, we use a confidential Private Underwriting Rating Evaluation (PURE)™, which allows our Underwriting Advocacy team to review your exam and laboratory results prior to them being submitted to a carrier. These results, combined with a HIPAA-compliant confidential review of your medical records, allows us to assess your life insurance risk, address any abnormalities which may be present in the exam or lab results, and determine which carriers will have the most favorable evaluation of the application.



ASSURANCE | ONGOING POLICY MANAGEMENT

## ASSURING THE SUCCESS OF YOUR PLAN

Without proper maintenance, even the soundest structures are prone to failure. This holds true for life insurance as well. That is why we believe that the final element in crafting a sustainable insurance plan is ongoing maintenance. Once a life insurance plan is in place, we adhere to a strict servicing protocol to ensure that it not only performs as designed, but also continues to meet your needs.

We put this commitment in writing in our Policy Service Agreement™ which specifies the ways in which we will examine policy performance and address changes that may have occurred in the economy, the markets, or your personal circumstances.

## THE ROLE OF THE POLICY SERVICE AGREEMENT™

The Policy Service Agreement™ was created to provide you with the assurance that your best interests are being considered at all times. The agreement specifies the actions that we will take to monitor your policy and convey critical information required for the upkeep of your plan. For example, depending upon the type of policy you have and the structure of your plan, we may:

- Compare your policy's current performance with the most recent design specifications to determine if any recalibration is required in regard to death benefit, premiums or asset allocation of sub-accounts
- Summarize and report policy activity since the last policy review
- Confirm with you any recalibration that may be needed
- Provide you with an update on the carrier's financial strength
- Advise you of any new or beneficial policy features available



### JEFFERSON MEMORIAL | WASHINGTON D.C.

Completed in 1943, over 1800 years after the construction of the Pantheon, the Jefferson Memorial is a modern day replica of the ancient architectural marvel.



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