

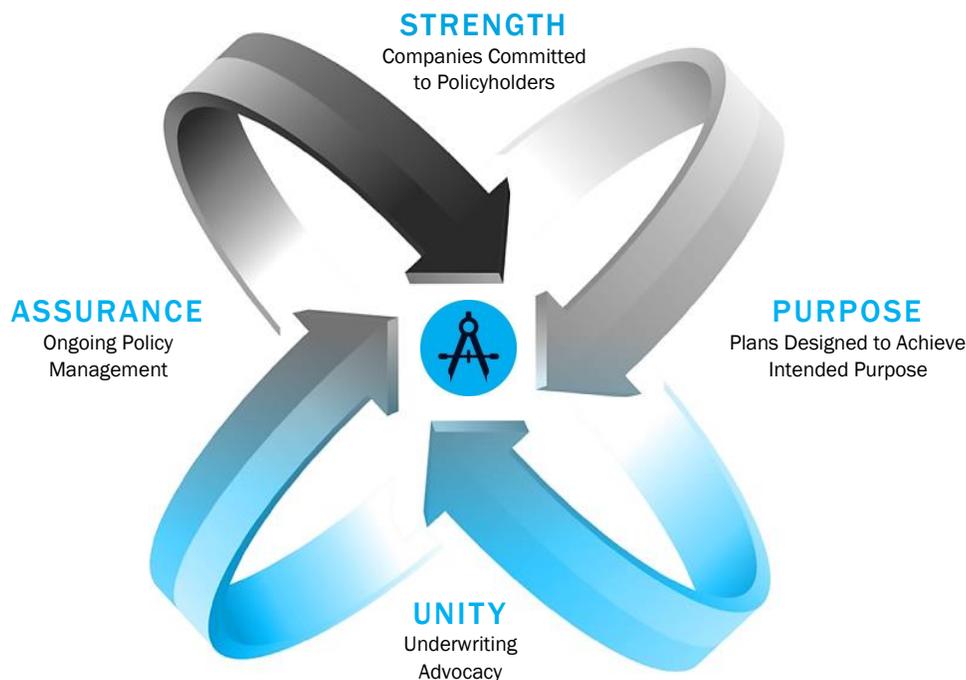
# LIFE INSURANCE ARCHITECTURE



For thousands of years, the architectural maxim has been that all structural designs should strive to possess three essential elements: strength, purpose, and unity. We believe that life insurance, more so than perhaps any other financial instrument, should also be designed to possess those three elements and managed over time in order to continue serving its intended purpose. That is why we developed **Life Assurance 360™**, a unique, client-centered approach to designing, implementing, and managing life insurance that we refer to as life insurance architecture.

In designing a life insurance plan, we address the need for strength by utilizing financially sound carriers that are committed to remaining in the life insurance industry and serving policyholders for years to come. We also work with advisors to customize plans that are both purposeful in design and unified with the client's medical history in order to present the case to the carrier(s) in the most favorable light possible. Once a plan is in place, we help to set up systems for ongoing policy management to assure that the plan stays on track.

The outcome that is produced for clients when all four of these elements are addressed together is better than the result when each are addressed in isolation. We believe, as Aristotle did, that the whole is greater than the sum of its parts, which is why we have chosen to take a comprehensive, 360° approach to life insurance.



# FIVE-STEP PROFESSIONAL PROCESS



*LIFE ASSURANCE 360™ uses a five-step process that is focused on adding value for clients through purposeful plan design, carrier selection, underwriting advocacy, and policy management.*

**1. FACT FINDING:** In this step, advisors use our proprietary policy design questionnaire to educate clients about their life insurance options while gathering information about the client's goals, preferences, and risk tolerance. Additionally, our one-page underwriting questionnaire helps paint a high-level picture of how the client's medical history may factor into the overall plan design. The tools used in this step are:

- *The Life Assurance Design Questionnaire™*
- *The Pre-Qualification Underwriting Questionnaire™*

**2. UNDERWRITING ADVOCACY™:** Prior to submitting an application, our experienced underwriting team gathers and reviews the client's medical information and begins clarifying all missing or incomplete details with the client's physicians to present the case to the carrier(s) in the most favorable light possible. For larger, more complex cases where privacy and confidentiality are paramount, our staff underwriters and licensed physician conduct a private medical evaluation to fully assess the client's medical risk while protecting their identity from the MIB. The tools used in this step are:

- *Informal Inquiry™*
- *Private Underwriting Rating Evaluation™*

**3. PRODUCT SELECTION:** Once the initial fact finding process and underwriting assessment are complete, our underwriting and marketing teams work with the advisor to develop product recommendations based on the client's goals, risk tolerance, and preferences regarding the five areas of product design: safety, flexibility, equity, certainty, and premium.

**4. PLAN DELIVERY:** Once product recommendations are developed, we create meaningful analyses of each plan and present the recommendations in a cogent format that empowers clients to make informed decisions. The tool used in this step is:

- *The Life Assurance Blueprint™*

**5. POLICY MANAGEMENT:** Once the client chooses from the recommended plans, the advisor commits to monitoring the performance of that plan through a written agreement, and will periodically review the plan's performance with clients using a concise, yet thorough, policy review document. The tools used in this process are:

- *The Policy Service Agreement™*
- *The Policy Management Statement™*
- *Policy Analysis and Review Statement™*
- *TOLI Vault™*