



A Wealth of Insurance Knowledge

Protecting your assets, income, and health can be critical to preserving and passing wealth to future generations. Our comprehensive planning offering includes financial planning, personal trust services, estate planning, business owner services, investment management, and insurance. Combined, these services can help safeguard your resources today, while providing for your loved ones in the future.

As our client, you have access to our team's exceptional insurance knowledge. This specialized support will help empower you to make well-informed decisions about your insurance needs. To that end, we offer you the following services in this crucial area:

RISK EVALUATION/UNDERWRITING ADVOCACY

Our skilled risk evaluation process allows us to obtain the best underwriting class for clients pursuing new life insurance coverage. The collective scale of our client base (who have a significant amount of life insurance coverage in force) along with our national and professional networks help us provide an enhanced level of risk evaluation to ensure new coverage is priced competitively.

RISK MANAGEMENT FOR BUSINESS OWNERS

Business owners and professionals may face a set of distinct risks, which can be mitigated with proper insurance planning. Potential solutions include Disability Income/Overhead Expense insurance (particularly important for physicians and attorneys) and Life Insurance in cases where the loss of business partners or key employees could adversely affect the financial security of other owners, employees, and their families.

POLICY MANAGEMENT

We provide formal, structured, and active management of in force policies to ensure your coverage is performing as intended. Active and ongoing policy management safeguards against policy lapse or underperformance. It can also identify opportunities to maximize the value of your policy and deliver on our fiduciary responsibilities and client commitments.

LIFE SETTLEMENTS

A life settlement is the sale of an existing life insurance policy to a third party. This is generally done by individuals or businesses who no longer need/want their policy or require the funds within it to meet other needs. This can even apply to Term Life policies that have no cash equity within them. A life settlement transaction can have many unintended tax and related results if not handled properly. Our Life Settlements process can greatly increase the potential for the most favorable cash settlement offer through a systematic and differentiated competitive bidding process with multiple providers.

DISABILITY INCOME/OVERHEAD EXPENSE INSURANCE

This type of insurance is particularly important for business owners and young professionals, who often have substantial student loans and startup expenses at the outset of their careers. A physical or mental impairment could prove financially devastating if there is not specialized income replacement or overhead expense insurance in place.

LONG-TERM CARE INSURANCE

Skilled nursing facilities and other forms of long-term care are very costly and becoming more so every day. Improper planning in this area can be devastating to a family's personal and financial health. A properly designed long-term care policy can help cover or offset the cost of care when a chronic medical condition, disability, or related disorder requires care at home, a nursing home, or an assisted living facility.

Contact us today with your insurance-related questions.

A TIME
TO PLAN.

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