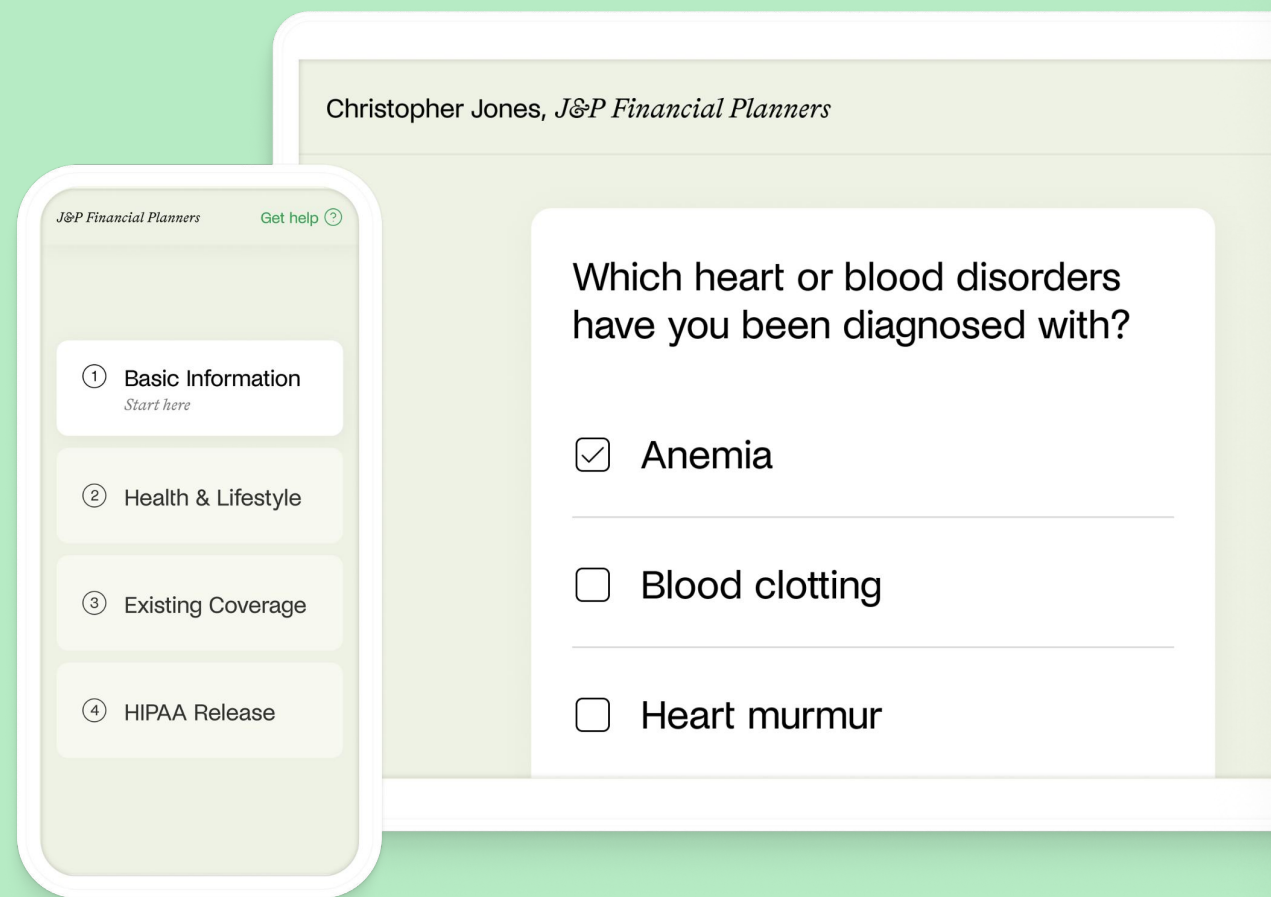


# Underwriting

Our team’s proactive philosophy yields results that advisors can count on.



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## Partners, not messengers

Medical records often have inconsistencies—we find them and work with clients’ doctors to resolve them. We then mitigate risks by finding all available credits.

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## Thoughtful analysis and positioning

Underwriting is an art — telling the right story matters. We paint a picture with cover letters and narratives to position each case favorably.

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## Technology to unlock better results

Gather the right information and move faster with our client fact finder, digital trial app and e-HIPAA. We leverage EHRs and specific narratives to speed up review.

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## Seamless collaboration

Feel in control of every case. We position each case holistically, considering financial planning needs, market factors and health profiles for optimal results.

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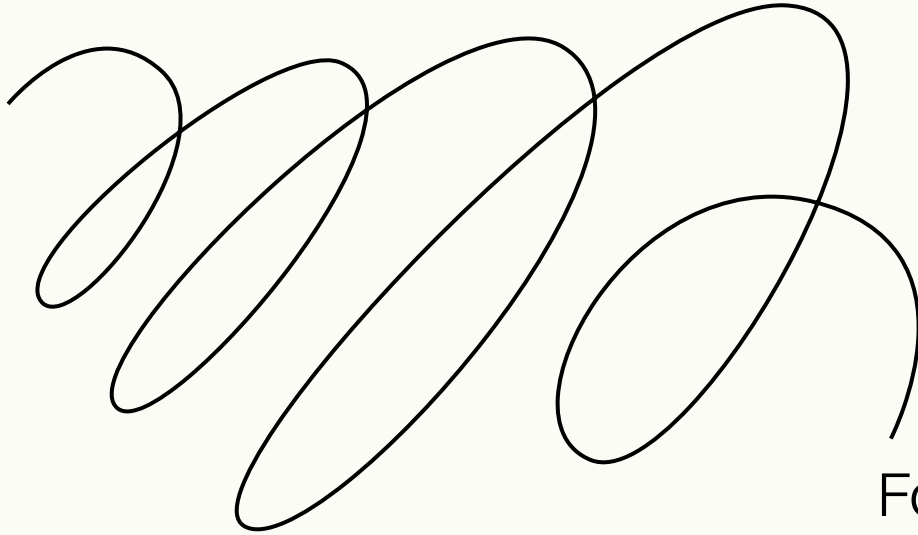
## Persistence that pays off

We expect the unexpected. Our team minimizes surprises and leverages our relationships to secure the offers needed. We always have a “Plan B” ready to go.

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# Underwriting

Creative solutions



For complex cases

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## *The challenge*

A startup founder was searching for \$10 million in key person coverage to shore up potential business risks.

The executive had taken a lower salary in order to maximize his investment. However, most carriers limit coverage to 10x the executive's salary, which would undervalue the founder's contribution to the business.

## *Our approach*

Our team located a carrier willing to expand their coverage to 20x for a high-growth business, but this left us \$5 million short.

We secured a valuation of the business and positioned the difference between a business valuation and a 409A valuation.

## *The solution*

When we painted a more complete picture of the founder's financial situation and positioned his equity ownership and the 409A valuation difference, we were able to secure the full amount of coverage he was looking for.

Our success on the business insurance helped the advisor secure an additional \$10MM of coverage to help his client with estate planning as well.

FEATURED EXPERT



Bryan Simmons  
*Head of Underwriting*