

Protection is Not a Product. It's a Strategy



- Prepare:** Plan ahead for life's "what-if's".
- Protect:** Solutions designed to keep plans intact.
- Preserve:** Maintain wealth and legacy.

Your Partner in Protection Strategy. Supporting Advisors with Thoughtful Planning, Tailored Solutions, and Integrated Client Conversations.

Prepare.

Providing advisor and client resources to plan ahead for life's inevitable financial risks.

- Life Events Timeline
- Holistic Fact Finding
- Analyze Current Coverage Gaps
- Evaluate Risk Exposure
- Scenario Planning and Stress Testing
- Align Protection with Overall Financial Plan
- Business Owner Risk Planning
- Income Replacement Needs Analysis

Protect.

Safeguarding income, assets, and families.

- Life Insurance Strategies (Term, Perm, Hybrid)
- Disability Income Protection
- Long-Term Care Planning
- Asset Protection Strategies
- Retirement Income Protection
- Survivor Income Planning
- Risk Transfer Strategies
- Policy Structure Optimization
- Business Protection—Key Person, Executive Bonus, Deferred Compensation

Preserve.

Maintaining wealth and legacy across generations.

- Estate Planning & Preservation
- Retirement Income Sustainability
- Wealth Transfer Strategies
- Legacy Planning for Multi-Generational Wealth
- Trusts and Wills
- Tax Efficient Distributions
- Charitable Giving
- Business Succession Planning
- Ongoing Policy and Beneficiary Reviews

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Collaboration Options

MAXIMUM
INDEPENDENCE

Option 1

Full Control

COLLABORATIVE
APPROACH

Option 2

Guided Support

SCALE
EFFICIENTLY

Option 3

Delegated Sales

RIA FRIENDLY

Option 4

Fee-Only Model