



Client's Perspective



Financial Inventory



Estate Plan

Longevity Perspective

Wellness Challenges



- ◆ Changes taken place e.g. Sovereign Debt Crisis, End of Securitizations, Liquidity, Currency Changes, Commodity Prices
- ◆ Impact on Asset Classes, e.g. Munis, Bonds, Financial Stocks
- ◆ Investment Strategy
- ◆ Longevity Changes & Challenges

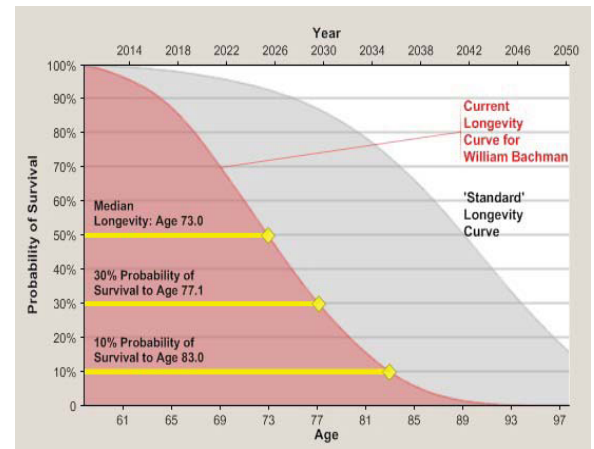


- ◆ Balance Sheet
- ◆ Asset Class Analysis
- ◆ Life Style—Living Expenses
- ◆ Asset Transfer Plan
- ◆ Family Equalization Considerations
- ◆ IRA's and IRB Challenges
- ◆ Taxation Strategy

- ◆ Family History
- ◆ 5 Factors Impact Longevity
- ◆ Wellness Management and Understanding

- ◆ Wellness Issues and Challenges
- ◆ Limitations & Misconceptions of Healthcare
 - ◆ Flat Earth Perspective
 - ◆ Over Reliance on Doctors

- ◆ Methodology in Accessing Healthcare
- ◆ Longevity Changes & Challenges



How Our Support Program Differs?

- ◆ Superior “client first” process that empowers the client
- ◆ Our professionals have a corporate background with a unique ability to connect with professional clients
- ◆ Superior marketing and educational tools that empower the client
- ◆ Customized mortality curve analysis
- ◆ Advanced underwriting capabilities - we have in-house expertise in medicine and disease morphology and first-hand knowledge on which carriers offer advanced underwriting for which type of disease
- ◆ Sophisticated client servicing that results in higher success rate in dealing with insurance carriers
- ◆ Client can offload life insurance underwriting and case management with confidence