PERSONAL INSURANCE - Sample Profiles

MY BUSINESS EXITTEAM

Unique ID	689743334	987635674	783770452
Firm Location (City)	Bradford	South Hampton	Andover
Firm Location (State)	MA	NH	MA
Firm Location (Zip)			
Your firm's geographic range (where you will accept clients from)	National. I am licenced in 20+ states.	National, abilty to work in all 50 states.	United States
General description of your firm's offerings	My firm represents about 40 life, disability & long term care companies. I work with small businesses, creating business succession planning, buy sell agreements, key person insurance and any estate planning. We have an estate & business attorney who consults on an as needed basis for complex business situations.	Focused on creating tailored, insurance based solutions for the estate planning needs of individuals and private business owners. Independent; have the ability work with over 40 life, disability and long term insurance providers to create business succession plans, including buy sell agreements, key person insurance as well as deferred compensations plans.	3 distinct and overlapping areas: attract and retain employees including key employees, protect the business from unexpected events, business succession planning.
Specific services or niches your firm specializes in	We consistently try to find the best company at the best price for our clients. I know many of the niches and nuances of all the companies for an extra underwriting edge. Speaking of underwriting, I am direct with every underwriter for every company whom I represent. We form great relationships and it helps expedite the process, and I will fight for the best rate for you or your clients.	Expertise in: Executive Bonus Plans, Split Dollar Plans, Premium Finance, Disability Buy Out insurance as well sophisticated Estate Planning strategies. Experience with International clients. Ability to work with all ages and most health situations.	Key person strategies, buy/sell planning, executive compensation strategies.
How your firm gets paid (Hourly, Modular, Commission, % of Sale Price, etc.)	We are paid directly from the companies, there is no charge to our clients.	Receive compensation directly from the insurance companies; no direct fees for prospects and clients.	Planning fees and/or commissions.
Do you do free initial consultations? 30 mins, 60 mins?	Yes, I do that every day	There are no charges for converations; work hard to have business owners as well as individuals understand their various options.	60 minutes
Number of employees in your firm	35	1	4
What makes your firm unique?	We have vast experience among our staff. If I do not know the answer, I will post the question to my SVP's and I will have 4 or 5 answers within 10 minutes. Truly agnostic and not proprietary with any one company, one of my creeds is round peg for every round hole. I am tireless in finding the best rate for my clients.	Take great pride in providing an educational, consultative approach. Have over 35 years in the financial services industry, with a strong investment background. Provide unique understanding of the nuisances of insurance based options and how they fit into an overall estate planning strategy.	Client clarity and peace of mind about where they are headed.
Minimum Client size (# of Employees / Revenue / EBITDA etc.)	No real minimum client size, many of my smaller clients have grown into business leaders and continue to grow with me as their incomes and net worth grow.	Firms with positive revenue currently as well as projected growth.	$250,000 revenue.
Industries Services (All or Specific)	All	All	All. And engineering/architecture firms and dental practices are great.
Other criteria in choosing your prospects	As I say, anyone can underwrite superman or superwoman, however, we pride ourselves in helping both men and woman find a great product who are not in the best of health. I am a very good second opinion, if you have a plan in place, run it by me and I will give you my professional opinion on the value at this time.	Welcome the opportunity to assist clients and prospect understand the intracacies of insurance and how insurance can assist in achieving their business and personal goals. Believe my abilty to understand complex issues can support people to make better informed decisions.	
Number of years experience in your field	30	35+	15
Industry Designations (CFP, CLA, CPA etc.)		CLU	CLU
Best times to contact you		M-F 8 TO 5:30	
Preferred Communication Methods	In Person, Phone, Email, Text, Zoom / Skype etc.	Phone call/Zoom initially; meeting when socially responsible to do so.	In Person Phone Email Text Zoom / Skype etc.
Elevator Pitch / Anything prospective clients should know about you?	My main goal is to satisfy the clients needs for life, disability and long term care. I will always try to satisfy the need and work backwards based on budget. If the need is 3M and the client is only able to buy 10 year term, then that is what we go with.	In addition to having a strong financial service and planning background, I live on a working farm. This provides me the ability to have a broad perspective as well as unique understanding of how to work with a divesified base of prospects and clients.	Money runs through the fabric of everything. To get clear on your money, you're best strategy is to get clear on your life.

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