AdvisorServe®
Independent. Objective. Trusted.

WHY Address Life Insurance Issues for Your Clients?

As a fee-only advisor, you have made an affirmative choice to stay out of the life insurance business — which also relates to long term care and disability insurance. We know you take very seriously your fiduciary relationship with your clients. **We agree.**

Here's the tricky part: As a fiduciary, you have no choice but to address the insurance needs of your clients and give advice relating to the products they may already own. So, what do you do? Refer your clients to an insurance agent — often one with a particular life insurance company on the business card? How does sending your client to a biased, captive insurance agent line up with your core values of being a fiduciary? The best advisors see the need for sound, objective advice on insurance matters. The benefits flow to both the clients and the advisor.

FOR YOUR CLIENTS

1. **They need to know what types of coverage they need and how much.**
2. **They want to know if the products they already own are competitive and operating as they should.**
3. **They are looking for someone to keep their coverage in line with their ever-changing objectives.**
4. **They need someone to remind them of key benchmarks,** such as when convertibility ends or when premiums are scheduled to increase or cease.
5. **They want to know not just when to buy new coverage but also how to design the features** of the new coverage and how to best structure the purchase.
6. If they are dropping or reducing coverage, **they need to know all of their options,** which may include surrendering, repurposing, or even selling their policies.
7. They may not even be aware of **living benefits** that exist in some insurance products — long term care, tax free loans, accelerated death benefit, disability benefits.

FOR YOU, THE ADVISOR

1. By addressing insurance issues, **you gain a stronger position as your client's most important advisor.**
2. You can **reduce the risk that outside insurance agents will expand their role** into planning or investment areas where you only want collaborators (such as AdvisorServe), not competitors.
3. Your clients are looking to you for **warnings and protection against assets that could underperform** or work against their objectives.
4. Doing a quality job on insurance issues will **set you apart from advisors who either ignore the insurance or don't do an effective job,** exposing them to challenge from much better-equipped advisors.
5. There may actually be some **excellent insurance strategies that your clients need to know — from you.**
6. When an advisor takes on issues involving insurance, there is an **educational and experiential process that just makes the advisor a wiser counselor.**

QUESTIONS ON A SPECIFIC CASE?

Seth Freeman, CFP®, CLTC, LTCP · President
sfreeman@advisorserve.com · 770.293.9545

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HERE ARE A FEW OF THE CAPABILITIES ADVISORSERVE BRINGS TO YOUR PRACTICE

1. **Quotes** for life insurance, disability insurance, and long-term care insurance from multiple competitive carriers.
2. **Ongoing policy information,** including premiums due, cash values, convertibility limits, and key policy reminders as needed. Policies do not need to have been placed by us.
3. **Policy reviews** that assure policies are designed correctly, correctly funded, continue to address ever-changing client objectives, and remain competitive.
4. **Strategies to dispose of unwanted policies** or repurpose them to different types of coverage.
5. **Health underwriting on an informal basis** to determine both insurability and potential pricing, including screening of carriers who will view your clients' health issues most favorably.

1. **Full internal underwriting of large cases** to assure the best possible outcome prior to sending any applications to carriers.
2. **A life settlement process** that offers a robust auction process to assure the best possible offers when selling life policies — designed for older-age clients or clients with health issues.
3. **Access to estate and business planning experts** who can review documents and offer planning ideas whenever you encounter complex situations.
4. **CFP® Board approved continuing education** in the form of webinars or in-house meetings.

We operate as your **virtual insurance department,** relieving you of the staffing it would require to keep you on top of the issues you need to know and address with your clients.

In all situations, **YOU are our client.** We work with you primarily, but we can connect with your clients on a very controlled and as-needed basis. You can bring us to the table with your clients or keep us in the next room. Ultimately, with our support, you can tell your clients that while you don't sell them any insurance products, you are going to review what they have and make recommendations when appropriate.

You are invited to take advantage of the resources of AdvisorServe. This will be a win-win for your practice and for your clients.

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READY TO GET STARTED?

Contact **Seth Freeman, CFP®, CLTC, LTCP** at **sfreeman@advisorserve.com** or **770.293.9545** to discuss how AdvisorServe can support your practice.

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