Marsh Private Client Life Insurance Services

Life Insurance Services for
Your High Net Worth Clients

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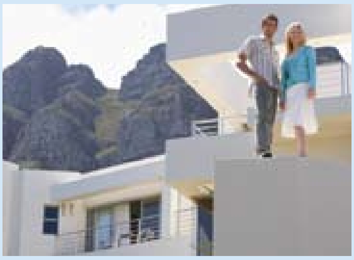

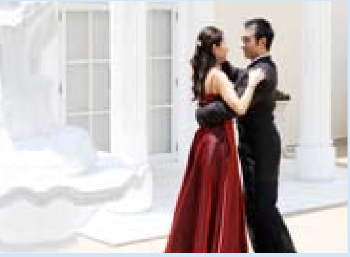

Vision

Wealth creates opportunity and risk. We provide the insight to see risk more clearly and the solutions to manage it more effectively.

Today's high net worth clients lead complex lives. They are looking for advisors who truly understand their lifestyle, their goals, and their passions. They are looking for advisors who understand the risks that could undermine their plans and dreams and who can manage these risks for the betterment of generations to come.

At Marsh Private Client Life Insurance Services, we understand what these clients want, and we want it too. We want to see them safe, secure, and confident they are protected.

It is only by sharing their vision for the future that we can rightly provide you the services to help them protect it and grow it.

Focus

Comprehensive wealth and asset protection is found only through intelligent and customized risk management. Private Client Life Insurance Services focuses exclusively on providing personal risk management consultation, advice, and solutions to individuals and families of significant wealth.

Using a consultative and advisor-centric approach, the professionals of Private Client Life Insurance Services analyze exposures and then create personalized risk management programs for clients with complex asset protection and wealth preservation concerns. These programs provide risk management solutions through the use of educational tools, planning strategies, and insurance products in the following areas:

- **Wealth Transfer** — We provide tax-efficient solutions to help supplement estate planning and proper wealth transfer through the appropriate positioning of life insurance, including expert placement of impaired risk.
- **Wealth Preservation** — Through long-term care planning strategies, we help individuals, families, and business owners protect their retirement income and lifestyles in the event of an extended healthcare need.
- **Business Succession Planning** — We help clients protect the businesses they've fought to make successful and help ensure the continuity of the legacy they've created.

Through these strategies, we strive to optimize asset and wealth preservation to fulfill intergenerational legacies and advance the client's enjoyment of the life they've created. And all of this is delivered and managed through an integrated group of experts whose sole focus is to understand the client and their vision and to add value to your relationships.

Value

Today's complex environment makes your role more demanding and, most importantly, requires you to stand out from your competition. But you don't have to be an insurance expert to do so. That's why Private Client Life Insurance Services is here — to provide you with the guidance and resources to help ensure your client, their family, and their wealth is protected. We act as your partner and your client's advocate, and it is around this principle that we've built our consultative business model with the following features and benefits.

- **Consultative Approach**
  We begin with a comprehensive fact-finding process and offer assistance in identifying your client's needs. Because these needs will likely change over time, we offer to review existing insurance contracts and planning documents to determine coverage adequacy and provide recommendations to meet the client's current goals.

- **Customized Planning Strategies and Marketing Support**
  Each client has unique needs; therefore, every planning strategy must be unique. We design tailored programs, prepare illustrations, and provide supporting materials. Our insurance professionals will help you develop presentations to educate your clients on strategies to help optimize wealth preservation, tax efficient planning, and fulfillment of intergenerational legacies.

- **Carrier Selection and Large Case Expertise**
  Our breadth of experience with high net worth individuals and families affords best-in-class design and effective strategies to place high-limit cases with multiple carriers.

- **Specialized Impaired Risk Solutions**
  Utilizing our medical underwriting experts and physician assistants to proactively challenge carrier guidelines, we are able to reach a preliminary underwriting decision with speed and efficiency. Further, because our expertise is well-known in the industry for impaired risk assessment and protocol, we can provide you and your client with better underwriting outcomes by proactively screening, developing, and packaging cases to obtain the best possible pricing for the client's situation.

- **Case Management Support**
  We help ensure that all required documents are in good order before submitting to the insurance carrier. We order all medical exams and doctor's records and keep you informed during the process. When a policy is issued, we review it for accuracy before sending it on to you for delivery to your client.

- **Online Resource**
  Through our interactive Web site, www.MarshPCLIS.com, you'll have access to the tools, forms, and real-time case status information to help you provide services to your client, 24 hours a day, 7 days a week.

- **Licensing and Appointments**
  Being licensed and properly appointed helps make certain your case will be processed and that you'll be compensated for your hard work. We further support you through the process by providing all the necessary appointment documents.

Taking advantage of these benefits as part of the services you provide your clients can help distinguish you in the marketplace.

Solutions

Solutions are always available when you know where to look. Marsh Private Client Life Insurance Services has a staff of medical underwriting experts that help to improve coverage outcomes.

- **Life Insurance** — Our life insurance specialists can help you position life insurance as a liquidity tool that will effectively support your client's financial portfolio. An appropriately designed plan allows clients to transfer assets to their family intact, free from the risk of liquidation for the payment of estate taxes.

  Our specialists also are highly adept at helping clients plan around and in many cases avoid a gift tax in the right circumstances. When designed and positioned properly, life insurance can capably provide support for generations to come. We'll work with you to coordinate estate and financial plans with gifting strategies while taking into account the peculiarities and tax rules specific to life insurance contracts. Further, our on-staff medical underwriting specialists have developed an expertise around placing coverage for clients with impaired risk.

- **Long-Term Care** — Today, clients are living longer. A wealth management and asset protection plan could be easily depleted without considering long-term care planning as one of its components. PCLIS will help you position and deliver to your clients the right long-term care plan, which may include:
  - Insurance and asset protection for extended healthcare needs
  - Care coordination or a dedicated health care advocacy team
  - Insurance Premiums that may be income tax deductible

- **Annuities** — Upon selling their business, even extraordinarily wealthy business owners can miss receiving a "paycheck." Owning and running a business is inherently risky, but the sale of a successful business translates years of risk into a valuable asset. Our specialists can help your clients obtain extended income by putting part of the sale proceeds toward an annuity.

  Annuities can also benefit wealthy individuals caring for family members with special needs by guaranteeing payments provided for that dependant. Private Client Life Insurance Services specialists provide consultation around the various uses for annuities to determine how they may best fit into your client's overall financial plan.

The Difference

We're proud to have technical expertise, vast resources, and operational legacy that is a point of distinction in the marketplace. In particular, our differentiation is evidenced by:

- **Breadth of Choice** — We maintain strong relationships with a broad range of insurance carriers to enable us to match your client needs with the best products and solutions for their particular situation.
- **Objectivity** — We present balanced solutions based on a consultative needs analysis. We remain unbiased and neutral in all circumstances, except one — the needs of the client. With this distinction, we provide more than a fair-minded recommendation, we also act as a balanced second opinion for the client's existing insurance program.
- **Dedicated Service** — We are committed to true client focus. Our sales consultants build lasting and committed relationships as an extension of the advisor's practice by providing professional risk management guidance and delivering exceptional client outcomes.
- **Advocacy** — We act as your client's advocate throughout the relationship. From the initial consultation, to program selection and recommendations, to underwriting and placement, our objective is serving the client's best interest.
- **Transparency** — We have led the industry in implementing transparency policies and providing complete placement information to allow your clients to make the most educated decisions on their insurance programs.

Supporting our service pledge, we employ in-house impaired risk specialists (physicians assistants, RHU and former insurer home office underwriters), as well as an in-house advanced markets attorney who are fundamental to our market and medical underwriting expertise. We are also a division of a broker-dealer with seasoned, registered professionals. Additionally, each member of our experienced senior leadership team averages more than 19 years experience, and each of our colleagues averages more than 15 years experience. With this solid evidence of expertise, we provide wholesale support to more than 11,000 active agents within wirehouses, broker dealers, and independent agencies. In the past five years alone, we have placed more than $35 billion in coverage on behalf of advisors like you.

Comprehensive wealth and asset protection is found only through intelligent and customized risk management.

Discovery

By asking some simple questions, you can help your clients uncover needs. If any of these indications of increased risk exist, your client may benefit from a comprehensive review with your Marsh team.

Wealth Transfer Risks — Is your client …

- planning to buy or sell a business?
- finalizing a private equity event?
- concerned about a life insurance policy that is not performing to its projections?
- planning to retire in the near future, or have they recently retired?
- changing their marital status?
- addressing significant changes in estate or income taxes?
- making significant changes to his/her health or lifestyle?
- having difficulty obtaining a life insurance policy because of lifestyle choices or existing medical concerns?
- coordinating their life insurance with their overall estate or business plan?
- experiencing a life change that could alter his/her beneficiary designations?

Long-Term Care and Disability Risks – Has your client …

- developed a plan to manage his/her extended healthcare needs?
- analyzed the risk and costs associated with funding a chronic disability?
- protected their assets and lifestyle against loss of income due to a disability?

Opportunity

Today, you have an opportunity — the opportunity to grow your business. It is an opportunity to turn your client’s risks into a competitive advantage that will add dimension to your capabilities, deepen your client influence, and increase your client connectivity.

Let Marsh Private Client Life Insurance Services be the partner who helps maximize your opportunities and helps you deliver the vision for your clients.

The Strength Of Marsh

Established in 1905, Marsh Inc. has earned its place as the world's leading insurance broker and strategic risk advisor. Working with businesses, public entities, organizations, and private clients in more than 100 countries, we serve more clients in more industries worldwide than any other insurance firm.

It is this strength that gives us the unique expertise to:

- Implement comprehensive personal risk management programs utilizing the same models we use to protect Fortune 500 companies and their key executives against loss.
- Deliver resources and access to a range of insurance carriers to the benefit of clients.
- Ensure clients benefit from selection and pricing by offering a suite of provider-neutral solutions for the coverage clients need. Today's high net worth clients lead complex lives. They are looking for advisors who truly understand their lifestyle, their goals, and their passions. They are looking for advisors who understand the risks that could undermine their plans and dreams and who can manage these risks for the betterment of generations to come.

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