

Helping You Grow Your Business

Life Insurance & Annuities

Disability Income

Long Term Care



Life Settlements

Structured Settlements

Unique Needs

INNOVATIVE

UNDERWRITERS[®]



Your **Innovative Underwriters Sales Team** is here for you.



Larry Miller
267-838-3177
Lmiller@innovativeunderwriters.com
West Coast



Mike Jackson
215-875-8626
MJackson@innovativeunderwriters.com
East Coast

This document contains live websites and email addresses.



TABLE OF CONTENTS

[Innovative Underwriters Organization \(p. 4\)](#)

- *Who We Are & What We Do*
- *What We Offer*

[Why Choose IU \(p. 5\)](#)

- *Earn More than Commissions (p.6)*
- *Ease of Doing Business (p. 7)*
- *Success Stories (p. 8)*

[Available Carriers \(p. 9\)](#)

[Life Insurance Solution \(p. 10\)](#)

- *Variable Universal Life (p. 11)*
- *Top Underwriting Niches (p.12)*
- *Accelerated Underwriting Programs (13 -1 4)*
- *E-Application (p.15)*
- *Drop Ticket (p.16)*
- *Vitality Points (p.17)*
- *Foreign Nationals (p.18)*
- *People Living with HIV (p.19)*
- *Case examples with strategy (p. 20 – 22)*

[Annuities \(p. 23\)](#)

- *Case example with strategy (p. 24)*

[Disability Income \(p. 25\)](#)

- *DI Policy comparison (p. 26)*
- *Case example with strategy (p. 27)*
- *Income case declined (p.28)*
- *Occupations that require more (p.29)*

[Long Term Care Insurance \(p. 30\)](#)

[Unique Insurance Needs \(p.31\)](#)

[Key Contacts \(p. 32- 33\)](#)



WELCOME TO INNOVATIVE UNDERWRITERS

Providing Solutions to Your Clients Through First Class Service to You.

Who We Are and What We Do:

Innovative Underwriters, (IU) is a wholly-owned subsidiary of The Guardian® Life Insurance Company of America with over **50 years in the industry as a Brokerage General Agency committed** to helping insurance producers serve their clients.

When business can't be offered through Guardian, turn to Innovative Underwriters. IU provides access to a robust suite of nonproprietary products from a diverse set of top-rated carriers. Our **knowledge and experience** help you compete in today's challenging market environment. Our **dedicated teams** are committed to providing you with guidance through each case – regardless of size - every step of the way.

*Through our **experience** and **relationships**, we know which carrier to approach to best serve each of your individual cases. We work directly with the carriers on **behalf of you and your client** to reach an offer.*

*We have all the **resources** needed to help **protect** all your clients.*



Innovative Underwriters 1-800-446-7872

www.innovativeunderwriters.com



INNOVATIVE UNDERWRITERS
Experience. Resources. Relationships. You.

Our team operates with an extensive pool of experience:



- ✓ 75+ years sales experience across multiple carriers
- ✓ Over 50 years of true underwriting experience
- ✓ Building relationships for half a century
- ✓ 100 years of service experience

We provide personalized attention to you.

VALUE TO YOU:

We take care of the heavy lifting, freeing up more time for you to spend with clients. With IU, you will experience true teamwork through our relationships, service, underwriting, and sales teams.



Innovative Underwriters 1-800-446-7872

www.innovativeunderwriters.com



GET THE CREDIT YOU DESERVE

Earn more than commissions – MPR, BCR, and Club Credits

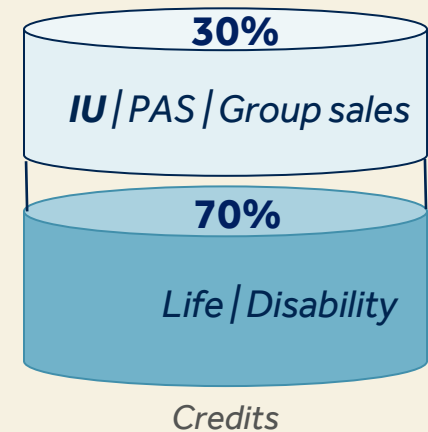
Let IU help you qualify for your next goal.

Product Type	Club Credit*	Product Type	Club Credit*
Life-Target	55 %	Yearly Renewable Term	100% of Commission
Life-Excess	3%	Life & Structured Settlements	100% of Commission
Whole Life HECV	10%	Petersen & Lloyd's of London	100% of Commission
Annuity Deposit	3%	Cross-Offer Life, DI & LTCi	500 Club Credits
LTC	55%		
Linked Benefit	10%		
DI	50%		

Cross-Offering Bonus Credits! Credits allocated for same year sales from IU when a client purchases a Guardian product first – or if they own a Guardian product from a previous year purchase - from a **different line of business!**

VALUE TO YOU:

IU provides you the opportunity to diversify where you earn credits.



Since 2015, over 450 people have gotten the credit they deserve:

- 279 producers earned MPR & BCR
- 174 qualified for Club Levels



Jane Hardy (215) 875-8605

Jhardy@innovativeunderwriters.com

*As a % of premium or deposit, unless otherwise noted



EASE OF DOING BUSINESS
We make it simple

✓ **No need to start your case all over again**

Case file sharing between IU and Guardian; rated case files can often times be shared without requiring the client's signature on additional HIPAA forms

✓ **Disability Income declines automatically shopped**

A case synopsis will automatically be sent for evaluation

✓ **We appoint you to each carrier as needed**

No wasted time on paperwork or worrying which carriers you are appointed with

✓ **Access to your cases via Smart Office**

✓ **Accelerated Underwriting Options**

✓ **VIP service for Chairman's and President's Council producers with senior case managers**

🔍 **Tony Foresta, IT Technician (800) 446-7872**
Tforesta@innovativeunderwriters.com

VALUE TO YOU:

No client will be left behind when you partner with Innovative Underwriters, providing increased opportunity to meet client needs, save time, and grow your business WITHOUT having to start a new case all over again.



IU FIELD SUCCESS STORIES

See Why They Chose IU

Iván Watanabe

Ivan shares his experience placing a fixed annuity solution for his client and earning the credits needed to qualify him for President's Council.

[click here to read more](#)

Walter Brown

Walter discusses his unique experience providing whole life insurance on a foreign national client working as a private pilot for a royal family.

[click here to read more](#)

Pam Mellor

Pam shares her personal experience about how Long Term Care Insurance helped protect what her family built.

[click here for Pam's story and process](#)

Kenyon Lang

Kenyon earned the business of a new client by providing stand-alone LTCi protection.

[click here to read more](#)

Randy Fine

Randy helped an impaired risk prospect buy life insurance and obtained referrals along the way.

[click here to read more](#)

Jeanne Moir

Jeanne believes having a well-rounded practice using both Guardian and IU creates a consistent path for success.

[click here to read more](#)

VALUE TO YOU:

Read how Innovative Underwriters helped Guardian producers provide solutions for various clients in different situations.

Think about using IU for your next case where applicable.

Brian Salonen, Darby Minnick & Michael Hixson

Share how they were able to utilize relationships and time to secure a 9 figure term life insurance plan for their client.

[click here to read more](#)

Brandon Capps

Brandon collaborated with IU to create a better outcome for his client through relationships and persistence.

[click here to read more](#)

Jeremy Wong

Jeremy shares how he increased his business through relationships with IU and a Center of Influence.

[click here to read more](#)



West Coast: Larry Miller (267) 838-3177

Lmiller@innovativeunderwriters.com

East Coast: Mike Jackson (215) 875-8626

MJackson@innovativeunderwriters.com



AVAILABLE CARRIERS

LIFE INSURANCE	ANNUITIES	DISABILITY INSURANCE	LONG-TERM CARE	UNIQUE INSURANCE NEEDS
American General, US Life* American National Ameritas* AXA* Banner, William Penn John Hancock*^ Lincoln National, Lincoln Life of NYL*^ MassMutual Minnesota Life Nationwide*^ North American Life* New York Life^ Pacific Life*^ Principal, Principal National Principal Life^ Protective* Prudential*^ SBLI Symetra, First Symetra** Transamerica United of Omaha, Companion* *Approved carriers for IUL ^Approved carriers for VUL **Symetra IUL not available in NY	American General, US Life American National Integrity, National Integrity Lincoln National, Lincoln NYL MassMutual Nationwide New York Life Pacific Life and Annuity Protective Symetra, First Symetra United of Omaha	Assurity ERA Lloyds of London Fidelity Security Illinois Mutual MassMutual Mutual of Omaha Principal Financial Group Petersen Lloyds of London IDU Lloyds of London The Standard	Stand-Alone LTCi <ul style="list-style-type: none"> Mutual of Omaha National Guardian Life Linked Benefit Plans <ul style="list-style-type: none"> Global Atlantic Lincoln Financial Nationwide One America Securian Financial/Minnesota Life Short Term Care LTCi <ul style="list-style-type: none"> Aetna Guarantee Trust Life 	Ashar Group LLC <ul style="list-style-type: none"> Life Settlements Assurity & Mutual of Omaha <ul style="list-style-type: none"> AD&D Critical Illness Sage Consulting <ul style="list-style-type: none"> Structured Settlements Guaranteed Issue <ul style="list-style-type: none"> AIG/ American General Life Gerber United Home Life Petersen International <ul style="list-style-type: none"> High Limit Coverage International Travel Disability Programs Life Programs Kidnap & Ransom

FOR MORE INFORMATION:

Life Insurance, Annuity, Guaranteed Issue Life Plans, and Unique Insurance Needs: Innovative Underwriters (800) 446-7872

Disability Income Insurance, AD&D, and Critical Illness: Source Brokerage (888) 543-3634

Long Term Care Insurance, all products: Art Jetter & Company (800) 228-0008

Life Settlements: Jamie Mendelsohn, Managing Partner, Ashar Group, LLC (321)441-1119 jamie@ashargroup.com

Structured Settlements: Casi Chaney, Vice President Sage Settlement Consulting (866) 670-9288 cchaney@sagesettlements.com | salesdesk@sagesettlements.com



LIFE INSURANCE *Options*

PRODUCTS:

Term Life:

- ✓ Level Term (10-40 years)
- ✓ Annual Renewable Term

Whole Life

Universal Life:

- ✓ Current Assumption UL
- ✓ Guaranteed UL
- ✓ Survivorship UL
- ✓ Indexed UL

CARRIERS:

American General, US Life*

American National

Ameritas*

Equitable (AXA)*

Banner, William Penn

John Hancock*

Lincoln National*

MassMutual

Securian (Minnesota Life)

Nationwide*

North American Life*

New York Life

Pacific Life*

Principal, Principal National

Protective*

Prudential*

SBLI

Symetra, First Symetra**

Transamerica

United of Omaha*

VALUE TO YOU:

Never be without a life insurance solution for your clients.

Accelerated underwriting programs are available for clients who appear in good health and seek a smaller face amount. (See pg 12)

Looking for a carrier that is not listed? Call Larry or Mike!

*Approved carrier for IUL. FRs are required to submit IUL business through Innovative Underwriters. A brief training course is required prior to submitting. [Click here to access.](#)

**Symetra IUL not available in New York.



West Coast: Larry Miller (267) 838-3177

Lmiller@innovativeunderwriters.com

East Coast: Mike Jackson (215) 875-8626

MJackson@innovativeunderwriters.com



VARIABLE UNIVERSAL LIFE

Innovative Underwriters Now Available as BGA for VUL Sales

Great News!

IU is now available as BGA when your clients are seeking a VUL solution. Choose from the approved list of carrier specific products available.

Key Notes:

- All sales must continue to go through Park Avenue Securities (PAS)
- Compensation and credits will be paid through PAS
- A PAS books and records account must be opened and approved
- Suitability must be conducted on the policy purchase

VALUE TO YOU:

Leverage existing relationships at IU and take advantage of the ability to share files with Guardian.

When you use IU, you won't have to add another BGA to the mix.

John Hancock	<i>Accumulator VUL; Accumulator SVUL; Protection VUL</i>	Pacific Life	<i>Pacific Select VUL II, Admiral VUL</i>
Lincoln National Life	<i>SVUL One; VUL One</i>	Principal Life	<i>VUL Income IV</i>
Nationwide Life	<i>VUL Protector</i>	Prudential	<i>VUL Protector, SVUL (PruLife)</i>
New York Life	<i>NYLIAC Corp Exec VI VUL (Group COLI/ BOLI)</i>		



West Coast: Larry Miller (267) 838-3177

Lmiller@innovativeunderwriters.com

East Coast: Mike Jackson (215) 875-8626

MJackson@innovativeunderwriters.com

Contact a registered representative for assistance.

**These products are off platform (send sponsor application directly to sponsor) and an account must be opened in NetX 360 in the TQP office range.*



TOP LIFE INSURANCE UNDERWRITING NICHES

Let us help you find a solution for your clients

- **Family history:**

- Coronary artery disease death prior to age 60 – accepted at preferred rates
- Death by Cancer – possible preferred rates

- **Personal history cancer:**

- Preferred rates for certain types of cancer
- Remote history early stage/low grade, treated w/surgery only, and no recurrence: melanoma in-situ, cervical, testicular, thyroid, colon, prostate and uterine

- **Aviation**

- **Scuba diving below 100 feet**

- **Foreign Nationals**

- **People living with HIV**

- **Guarantee issue children's rider:**

- Universal contract with Principal, up to \$25k death benefit on each policy
- Convertibility of rider available

- **Treated blood pressure and cholesterol:**

- Preferred Rates

- **Multiple moving violations**

- **Table shave and credit programs**

- **Marijuana use** – must admit to use on application

- **Transgender**

- **Hepatitis C**

VALUE TO YOU:

Serve more clients by providing those with less than favorable underwriting conditions the opportunity to obtain coverage.

- **CDT/HAA testing**

(carbohydrate-deficient transferrin/hemoglobin-associated acetaldehyde - detects heavy alcohol consumption)

- Multiple carriers will decline for +CDT. Some carriers may be able to consider depending on attending physician information and other diagnostic lab findings.

- **Non-Smoker rates** for all tobacco use other than cigarettes



Dawn Brassington, Underwriter (215) 875-8631

Dbrassington@innovativeunderwriters.com

Accelerated underwriting is NOT guaranteed - a small percent of cases that may fit the accelerated uw criteria could be randomly selected for full underwriting to monitor quality and ensure solid mortality results for auditing purposes.



ACCELERATED UNDERWRITING PROGRAMS

Accelerate Your Client's Experience.

VALUE TO YOU:

Serve clients and prospects faster by offering accelerated underwriting.

Apply to more than one company with full disclosure.

CARRIER:	AGES	FACE AMOUNT & NOTES
American General	0-59	\$1,000,000 max <i>This streamlined underwriting process provides a path to policy approval that may not require an exam, labs or APS records. Applications submitted via an approved ticket platform.</i>
Ameritas	18-60	\$100,000 - \$1,000,000 <i>All life products. Not available for applicants who reside in New York.</i>
John Hancock	18-60	\$3,000,000 max <i>John Hancock will be requesting a post-issue attending physician statement (APS) for every issued ExpressTrack case. Not available in NY.</i>
Legal & General (Banner)	20-50	\$100,000 - \$2,000,000 <i>Face amount and term length varies by age. Not available in CT, HI, or KY. The face amount eligibility criteria has increased for accelerated underwriting (AU) from \$1M to \$2M when using our industry-leading digital application. All other eligibility criteria will remain the same.</i>
Legal & General (William Penn) NY Only	20-50	\$100,000 - \$1,000,000 <i>Face amount and term length varies by age. OPTerm 15,20, 25,30. Ages 20-40 amounts \$100k - \$1million; ages 41-45 amounts \$100k to \$750k; ages 46-50 amounts 100k - \$500k. OPTerm 10. Ages 20-50 for amounts \$100k - \$500k.</i>
Lincoln Financial - LincXpress	18-60	\$100,000 - \$2,500,000 <i>Targets Preferred and Preferred plus health classes for acceleration. Not available in NY.</i>
Nationwide	18-50 51-60	\$100,000 - \$5,000,000 \$100,000 - \$1,000,000 <i>Intelligent underwriting available on the E-app platform. Products available: Term, UL, and Whole Life. Available under E-app submission. Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus, and Tobacco Preferred. Not available in NY.</i>
North American	18-50 51-60	\$2,000,000 max \$500,000 max <i>WriteAway available for all products. Not available in New York. Available under E-App submission.</i>

(Cont'd on next page...)

All carriers require online application for Accelerated Underwriting, except Principal - which will accept a paper application.



West Coast: Larry Miller (267) 838-3177
Lmiller@innovativeunderwriters.com

East Coast: Mike Jackson (215) 875-8626
MJackson@innovativeunderwriters.com

Accelerated underwriting is NOT guaranteed - a small percent of cases that may fit the accelerated uw criteria could be randomly selected for full underwriting to monitor quality and ensure solid mortality results for auditing purposes.



ACCELERATED UNDERWRITING PROGRAMS

Accelerate Your Client's Experience.

VALUE TO YOU:

Serve clients and prospects faster by offering accelerated underwriting.

Apply to more than one company with full disclosure.

CARRIER:	AGES	FACE AMOUNT & NOTES
Pacific Life Promise Series	18-60	\$3,000,000 <i>Pacific Accelerated Life+ (PAL+) with Accelerated Underwriting: no medical exams, no APS, standard or better risk classes. Drop ticket submission only. *Promise term only. Not avail. in NY.</i>
	18-70	\$3,000,000 <i>Pacific Accelerated Life+ (PAL+) with Expanded Standard non-invasive modified underwriting for all risk classes. Drop Ticket and paper app submissions. Physical with labs required within past 12 months. *Promise GUL up to \$2M. Not available in NY.</i>
Principal Insurance	18-40	\$3,000,000
	41-60	\$2,500,000 <i>Business coverage only. Standard or better risk class. Death benefit amounts over \$1M are subject to APS records and if necessary, labs and routine exams available/completed in past 12 months.</i>
Protective – PLUS	18-60	\$100,000 - \$1,000,000 <i>Face amount varies based on age (Protective Life Underwriting Solution). Not available in NY.</i>
Prudential	18-60	\$100,000 - \$3,000,000 <i>Nonsmoker or better; select minor health conditions, aviation, and avocations are accepted. \$3M max depends on overall APS records and dates of last exam/labs.</i>
SBLI	18-60	\$750,000 <i>No Labs/exam for all risk classes *Insureds over 50 without a primary care MD who seek wellness care will be declined.</i>
Symetra	18-50	\$3,000,000
	51-60	\$2,000,000 <i>10, 15, 20, 30 year term products. Agents must be pre-appointed prior to completing the application on the E-app. Available under E-app submission. No tele-interview needed if client is standard or better. Not available in NY.</i>
	20-60	\$100k - \$3M <i>Swift Term : 10, 20 (ages 20-60) and 30-year (ages 20-50) term available. Exam and lab free underwriting as well as Instant Approval "consideration" if case qualifies - Std Tobacco rates and up to Best risk classes. Not available in CA, NY or SC. Must be pre-appointed in order to apply for this coverage.</i>
United of Omaha	18-55	\$100,000 - \$1,000,000 <i>Available for Term Life Answers 10-, 15-, 20-, and 30- year. Not available in NY.</i>

All carriers require online application for Accelerated Underwriting, except Principal - which will accept a paper application.



West Coast: Larry Miller (267) 838-3177

Lmiller@innovativeunderwriters.com

East Coast: Mike Jackson (215) 875-8626

MJackson@innovativeunderwriters.com



E-APPLICATION FOR INSURANCE & ANNUITIES

Minimize paper use and create efficiency

Eliminate Paper Applications

The e-application process helps eliminate paper applications and allows you to complete them online along with eSignatures. Unlike paper apps, e-app will not forget forms and will put everything in good order.

How it Works:

Access the e-app platform through Innovative Underwriters website using your GOL login:

<https://innovativeunderwriters.com>.

Start a new case, choose the carrier, and complete all fields of the application. The system will note green check marks for fields upon completion and red question marks indicating missing information required to send. You'll know exactly what is needed to submit in good order.

CARRIERS:

Lincoln National

Nationwide

Prudential

Securian

Non NY Carriers:

Principal (Business only)

John Hancock

North American

American General

Symetra

Transmerica

United of Omaha

VALUE TO YOU:

Reduce policy issue cycle times and receive faster paid commissions.

ANNUITY CARRIERS:

Non NY Carriers: **NY Carriers:**

AIG

Integrity

Nationwide

Protective

Symetra

First Symetra

National Integrity

If you are taking an application for a carrier listed in the below states, you MUST complete contracting paperwork prior to submitting the e-Application.

CARRIER	PRE-APPOINTMENT STATE	NOT AVAILABLE IN NY
American General	LA, MT, PA	X
John Hancock	MT, PA, UT, WI	X
Lincoln Life	PA	
Nationwide	PA	
North American	NONE	X
Principal	None	X
Prudential	PA	
Securian	PA, WI	
Symetra	OK, PA	X
Transmerica	KS, LA, PA, MT & TX	X
United of Omaha	MT, PA	X



Angie DeFazio (215) 875-8778

ADeFazio@InnovativeUnderwriters.com

The IU licensing and contracting team can be reached via phone 800-446-7872; or email: CL@innovativeunderwriters.com



DROP TICKET *The Fastest Route to More Sales*

Differentiate yourself from the competition

Drop Ticket is a multi-carrier digital platform that allows you to compare term rates from multiple insurance companies. Just select a carrier and submit an electronic application! Drop Ticket is also the best way to access accelerated underwriting.

How it Works*:

Enter from the **Drop Ticket** section on Innovative Underwriters website

<https://innovativeunderwriters.com/term-on-the-go/>

Create a term app on your phone, tablet, or computer, and complete a request for a life insurance ticket. The ticket is sent to the carrier service center. A representative contacts the client to conduct the interview and orders evidence, if required.

**If using Drop Ticket for the first time, you will need to register. Please contact IU for an immediate ID request approval.*



Angie DeFazio (215) 875-8778

ADeFazio@InnovativeUnderwriters.com

CARRIERS:

American General

Banner

*John Hancock**

Pacific Life (Promise Term)

Protective

Prudential

SBLI

William Penn

VALUE TO YOU:

Receive multiple quotes quickly and immediately submit applications electronically, freeing you up to spend more time with clients and prospects.

"I have been using this for well over a year now. It cuts my work load in half when going through the application and underwriting process for life insurance cases. I recommend the Drop Ticket system to all producers as it's an incredible time saver."

– Michael Beatty, Strategic Wealth Design



JOHN HANCOCK – VITALITY FOR ALL

Help give your client control over a portion of their policy's pricing

What it is:

Your clients can earn Vitality Points for the everyday things they do to be healthy, like exercising, eating well, and getting annual check-ups. The more Vitality Points they accumulate, the higher their Vitality Status (Bronze, Silver, Gold, Platinum). The higher their Vitality Status, the greater their rewards and discounts.

Vitality GO: Included on all John Hancock Flagship policies at no additional cost.

Vitality PLUS*: An enhanced version of the program you already know.

It's now easier than ever for you to:

- Present Vitality on all your cases
- Give all your clients the type of life insurance they prefer
- Sell and recommend John Hancock Vitality
- Differentiate yourself in the marketplace

Learn more about WHY John Hancock Vitality www.jhredefininglife.com

VALUE TO YOU:

You can help all your clients live longer, healthier lives with two great versions of the John Hancock Vitality Program.

[Learn more here.](#)

*Vitality Plus is not available in New York state.



FOREIGN NATIONALS

As the global economy expands, so does the need for international estate planning.

Foreign Nationals Mean Big Business.

Creating a financial plan or strategy can be complex. The process becomes even more intricate when it involves a foreign national.

These Clients Are Typically Classified into 3 Categories:

- *Non-U.S. Citizens who live/work in the U.S. at least 6 months per year*
- *Non-U.S. Citizens who live/work outside of the U.S., but who own assets in the U.S. (verifiable minimum of \$500,000 of assets in the U.S. for at least 6 months)*
- *U.S. Citizens who live/work outside of the U.S. more than 6 months per year*

[Click here](#) to see how Guardian Producer, Walter Brown helped a Foreign National client obtain life insurance through IU

CARRIERS:

American General

John Hancock

Lincoln

Nationwide

Prudential

Symetra

Transamerica

VALUE TO YOU:

Attract lucrative clientele worldwide by offering them a sound financial strategy while also growing your business.



Dawn Brassington, Underwriter (215) 875-8631

Dbrassington@innovativeunderwriters.com



PEOPLE LIVING WITH HIV

Help clients who were historically uninsurable.

Due to medical advancements, what was once known as a traditional automatic decline is now possible to insure – within certain parameters.

Carriers require Proposed Insured's living with HIV to be otherwise very healthy with a stable and undetectable viral load; among other requirements.

Here are a few key details to know:

CARRIER:	AGES	MAX FACE AMOUNT	RISK CLASS BEST OFFER	PRODUCTS
<i>American National</i>	20-60	\$5,000,000 <i>May go higher with re-insurers</i>	Table 4	Universal, or Whole Life
<i>John Hancock</i>	30-65	\$2,000,000	250-400% rating; or \$2 flat extra for younger ages	Term or Universal Life

CARRIERS:

American National

John Hancock

VALUE TO YOU:

There are over 1 million individuals living with HIV in the US today – You can help those who qualify find the right life insurance policy for them and increase your client base.*



Dawn Brassington, Underwriter (215) 875-8631

Dbrassington@innovativeunderwriters.com

***Source:**

<https://www.cdc.gov/hiv/statistics/overview/index.html>



NATIONWIDE WAS ON THEIR SIDE

Competitor Match Program

The Client:

60-year-old female with a history of well controlled diabetes for the last 5 years on Metformin.

Existing Offers & Concerns:

Multiple standard offers on the table, and 2 Preferred Non-smoker offers

Client's Long-Term Goal:

Seeking \$2.5 million of Guaranteed Universal Life coverage

Complications:

The 2 carriers offering Preferred non-smoker rates, unfortunately, do not have No-lapse Guarantee UL.

Strategy:

Upon reviewing all offers available, the underwriting team to AIN resubmitted the case to Nationwide under the Competitor Match Program, including the following parameters:

- *Two matching offers are required*
- *Offer letter or email must be dated and include any specifics regarding the offers*
- *Offers must be dated within 90 days of the Nationwide new business application*
- *All underwriting requirements used to assess the risk must be included*

Result:

Nationwide approved and issued a YourLife No-Lapse Guarantee UL at a Preferred risk class with a target premium of \$68,094.



West Coast: Larry Miller (267) 838-3177

Lmiller@innovativeunderwriters.com

East Coast: Mike Jackson (215) 875-8626

MJackson@innovativeunderwriters.com



A SEEMINGLY UNINSURABLE WIN

Every case is different. Let our experienced underwriters show you what they can do.

The Client:

Female, age 77 with iron deficiency, anemia, cardiac arrest, abnormal EKG, abnormalities in cardiac history, asthma, COPD without complications, node in adrenal glands; long standing depression and anxiety; speeding, DUI, and multiple motor vehicle violations.

The Concern:

Finding a life insurance policy she would be eligible to obtain.

Client's Long-Term Goal:

Wealth Transfer and protection

Complications:

Medical history and driving record.

Strategy:

Utilize our experience and relationships to secure an offer of insurance. We knew exactly which carrier to approach.

The Process:

IU shared the overwhelming medical records details; also included favorable supporting evidence for why this client was, in fact, insurable. IU suggested a rating to the carrier underwriters.

Result:

The Guardian financial professional was able to offer their client a Table 4 offer that was shaved to a Table 2 firm offer.

Someone who had appeared completely uninsurable, ended up with a Table 2 offer as a result of the experience and impeccable service provided by Innovative Underwriters.

This client was not left behind.



PROVIDING REPLACEMENT VALUE

Every case is different. Let our experienced underwriters show you what they can do.

The Client:

Male, age 67 with previous prostate cancer, past AFib, lung nodules for several years. Long term client of the agency.

Existing Policy & Concerns:

VUL with \$2mm in cash value issued with preferred rate. Currently falling apart and wouldn't last to age 100. Policy too aggressive for client's comfort.

Client's Long-Term Goal:

A future income stream generated from a more conservative product.

Complications:

Policy originally written by a non-guardian agent through another carrier.

Strategy:

Roll the cash value into an Indexed Universal Life product.

Negotiation:

Two carriers initially provided offers. One backed out and the other was on the verge. IU successfully negotiated additional tests and the carrier agreed. A Table 4 offer was made.

Confirming a Replacement was Right for the Client:

A COI review was conducted with accuracy confirmed by Guardian's product team. The new policy was, in fact, better for the client.

Result:

A new policy providing upside potential with downside protection, something the previous product didn't provide; with also the same - or slightly more - income than originally expected.

*Conducting a COI review and partnering with Guardian was the key differentiator in finding a valuable solution, and confirming it was the right solution, for the client. **This client was not left behind.***



ANNUITIES

Help your clients achieve their dreams

PRODUCTS:

Fixed
Single Premium Immediate
Annuity
Deferred Income Annuity
Single Premium Deferred
Annuity
Medicaid Compatible Annuity
(Nationwide)

CARRIERS:

**American General, US
Life**
**American National
Integrity, National
Integrity**
**Lincoln National,
Lincoln NYL**
MassMutual

**Nationwide (Medicaid
compatible)**
New York Life
**Pacific Life and Annuity
Protective**
Symetra, First Symetra
United of Omaha

VALUE TO YOU:

Always have a solution to help your clients save for retirement.

Over the next 30 to 40 years, \$30 trillion in financial and non-financial assets is expected to pass from the baby boomers – the wealthiest and one-time largest generation in the U.S. history – to their heirs. Therefore, navigating this latest transition will be critical.¹



Consider using a SPIA to fund a 10 Pay Whole Life policy.



West Coast: Larry Miller (267) 838-3177
Lmiller@innovativeunderwriters.com

East Coast: Mike Jackson (215) 875-8626
MJackson@innovativeunderwriters.com

¹Source: <https://www.cnbc.com/2017/02/16/promises-problems-on-horizon-as-30t-wealth-transfer-looms.html>



SPIA FOR THE WIN

Finding a strategy to meet the client's goal and address their concern

The Client:

45 year old divorced male with two young daughters. Conservative investor with a current portfolio included a few million dollars in real estate, and \$8-\$10 million in the market.

Client's Long-Term Goal:

Looking for more guarantees and liquidity in portfolio. Obtain enough death benefit to take care of his daughters today and in the future; and to help with estate planning down the road.

Complications:

Client interested in pre-paying a 10 Pay Whole Life policy and was concerned about the impossibility to obtain money a year or two later from the funds deposited into the PPIA without surrendering the entire policy.

Strategy:

Use a SPIA to fund the 10 Pay Whole life policy to address the client's liquidity concern.

Result:

Innovative Underwriters facilitated placement of a \$4,000,000 SPIA through Symetra to fund the 10 Pay whole life policy. Agent's commission was 3% (\$120,000). 10 Pay Whole Life policy was placed through Guardian. Adding a piece with conservative accumulation and tax advantages to the client's portfolio, creating a good balance of safe, moderate, and aggressive.



DISABILITY INCOME

Help your clients protect their income

BENEFITS:

- Overhead expense*
- Loan indemnification*
- Key Man*
- Buy Sell Coverage*
- Impaired Risk*
- Multi-Life DI*
- Jumbo DI over and above domestic insurers*

CARRIERS:

- Assurity*
- ERA Lloyds of London*
- Fidelity Security*
- Illinois Mutual*
- MassMutual**
- Mutual of Omaha*
- Principal Financial Group*

- Petersen Lloyds of London*
- IDU Lloyds of London*
- The Standard*

VALUE TO YOU:

Expand opportunities to clients unable to obtain DI through Guardian.

Stacking DI benefits when coverage need is beyond income and participation formulas provides you with the means to fully protect your client.



Offer DI to your dental client's employees. Hygienists make a good salary and may qualify for multi-life discount if you write more than one in a practice – some companies also offer a professional discount!

Military Clients?

Mass Mutual and Petersen's/Lloyds of London will provide DI coverage to physicians and dentists in the military.

Innovative Underwriters and Source Brokerage are your "source" for all aspects of DI.



Source Brokerage Quote Desk & Illustration Support (888) 543-3634 Ext 1
quotes@sourcebrokerage.com

**MassMutual Applications can only be submitted through Innovative Underwriters.*



NOT ALL DI POLICIES ARE CREATED EQUAL
Not all companies want the same types of risks.

CARRIERS: *Markets, Niches & Occupations*

<i>Impaired Risk DI</i>	<i>Blue & Gray Collar DI</i>	<i>White Collar DI</i>	<i>Specialty Products</i>
Assurity Life Fidelity Security IDU – A Lloyd’s Affiliate <ul style="list-style-type: none"> ✓ <i>Diabetes</i> ✓ <i>Alcohol and drug abuse</i> ✓ <i>Mental and nervous impairments</i> ✓ <i>Cancer history</i> ✓ <i>Cardiac history</i> ✓ <i>Stable MS</i> 	Assurity Life Illinois Mutual Mutual of Omaha <ul style="list-style-type: none"> ✓ <i>Dental Hygienists</i> ✓ <i>Professional Athletes</i> ✓ <i>Entertainers</i> ✓ <i>Electricians</i> ✓ <i>Municipal Employees (Teachers, Police Officers, Firemen)</i> 	Assurity Life Petersen International – A Lloyd’s Affiliate Principal Life Standard <ul style="list-style-type: none"> ✓ <i>Issue to age 69</i> <p>Available ONLY through Petersen:</p> <ul style="list-style-type: none"> ✓ <i>Chiropractors</i> ✓ <i>Floor traders</i> 	Petersen International – A Lloyd’s Affiliate <ul style="list-style-type: none"> ✓ <i>Up to 65% income replacement per month (no limit)</i> ✓ <i>Ability to stack benefits above Berkshire limits</i> ✓ <i>Issue ages 70 and beyond</i> ✓ <i>Part-time workers</i>

VALUE TO YOU:

Knowing which company to approach allows you to provide valuable guidance to your clients. Find the right Disability Income company and the right DI product by using this chart.

Source Brokerage Quote Desk & Illustration Support (888) 543-3634 Ext 1
quotes@sourcebrokerage.com



DISABILITY INCOME EXCESS VALUE

Every case is different. Let our experienced underwriters show you what they can do.

The Client:

45-year-old neurosurgeon earning 7.5 million per year.

Concerns:

Coverage through Berkshire and Principal policies capped at \$25,000 per month.

Client's Goal:

Income protection allowing for a continuation of life style in the event of a disability.

Complications:

High income.

Strategy:

Identify a carrier able to provide high limit Disability Income.

The Process:

Through our relationships and experience, we knew which carrier would be able to accommodate the case details so that the agent could provide a solution for his client.

Result:

A Lloyd's policy was placed through Petersen providing a \$100,000 benefit per month with a 90-day elimination period and a 10-year benefit period. The client decided to prepay 5 years of coverage for a 20% discount, saving over \$60,000 in premium. The total premium was \$267,080. The agent received a commission of \$40,050.

*An initially capped benefit amount of \$25,000 was turned into \$125,000 by knowing which carrier to call.
This client was not left behind.*



NO DISABILITY INCOME CLIENT LEFT BEHIND

My Berkshire disability case is declined – now what?

When a Berkshire disability case is declined:

Action	Turn-Around Time
<p>A synopsis of the case will automatically be sent to a reinsurance underwriter for evaluation with the three carriers in the industry that accommodate impaired risk DI:</p> <ul style="list-style-type: none"> • Assurity • Fidelity Security • IDU Lloyds of London 	<p>Offer sent approximately one week from time case declined</p>

VALUE TO YOU:

When a Disability Income case is declined, we automatically shop it for you, allowing you more time to service other clients while still focusing on finding a DI solution for your client.

Frequently, DI declines are triggered by the insured’s occupation.

Source Brokerage has a variety of carriers who accept higher risk occupational declines and will help guide you to the appropriate product for your client.

Innovative Underwriters will automatically send DI Declines to Assurity or Risk, based upon what state the case is located.

 Declined case? Call Lisa Pflieger, Source Brokerage (888) 543-3634 Ext 4
lisa@sourcebrokerage.com



ADDITIONAL EXCESS VALUE OCCUPATIONS

Some career paths require more

These 25 occupations typically require excess DI coverage to adequately protect their income beyond the benefits that domestic insurers can provide:

VALUE TO YOU:

Adequately protect your clients in these occupations when you offer excess DI coverage through Peterson International.

<i>Anesthesiologist</i>	<i>Architect</i>	<i>Attorney</i>	<i>Business Owner</i>	<i>Cardiologist</i>
<i>Chiropractor</i>	<i>Consultant</i>	<i>Dentist</i>	<i>Dermatologist</i>	<i>Engineer</i>
<i>ER Medicine</i>	<i>Executive</i>	<i>Family Practice MD</i>	<i>Internist</i>	<i>Neurosurgeon</i>
<i>OB-GYN</i>	<i>Ophthalmologist</i>	<i>Oral Surgeon</i>	<i>Orthopedic Surgeon</i>	<i>Pediatrician</i>
<i>Pilot</i>	<i>Plastic Surgeon</i>	<i>Radiologist</i>	<i>Sales</i>	<i>Veterinarian</i>



Source Brokerage Quote Desk & Illustration Support (888) 543-3634 Ext 1

quotes@sourcebrokerage.com



LONG TERM CARE INSURANCE

Help your clients protect themselves from the unknown

PRODUCTS:

Traditional Long Term Care

Linked Benefit/Hybrid Plans

- ✓ One America Asset Care
- ✓ Lincoln Money Guard
- ✓ Securian Secure Care
- ✓ Nationwide Care Matters

LTCi Short Term Care

CARRIERS:

Aetna

Global Atlantic

Guarantee Trust Life

Lincoln Financial

Mutual of Omaha

National Guardian Life*

Nationwide

OneAmerica

**Securian Financial/
Minnesota Life**

VALUE TO YOU:

Providing a Long Term Care strategy for your clients increases their lines of business entrusted to you, which in turn, increases client retention.



Call your existing life insurance clients and ask them about their current Long Term Care strategy!

Short Term Recovery Care policies are designed to fill the gaps of a traditional long-term care policy. Target markets for this type of coverage:

- Previous LTCi declines
- Clients with a complicated health history
- Overweight clients
- Clients with co-morbid conditions
- Clients with limited resources

There are several LTCi strategies. Partnering with Art Jetter & Company **provides you with experience** to help you select the **right strategy** with each of your clients.

 **Brittani Button, LTCi Specialist, Art Jetter & Company**
(402) 330-2900 Ext 1007 | Brittani.Button@jetter.com

* Available for sale in WA



UNIQUE INSURANCE NEEDS

Differentiate yourself from the competition

PRODUCTS:

*Critical Illness
Disability & Life Programs
High Limit Coverage
International Travel
Kidnap & Ransom
Life Settlements*
Single Premium Whole Life
Structured Settlements**

CARRIERS:

American General Life**

Ashar Group LLC

✓ *Life Settlements*

Assurity &

Mutual of Omaha

✓ *Critical Illness*

Assurity & SBLI

✓ *Single Premium
Whole Life*

Gerber**

Guarantee Trust Life

Petersen International

✓ *Disability & Life
programs*

✓ *International Travel*

✓ *High Limit
Coverage*

✓ *Kidnap & Ransom*

**Sage Settlement
Consulting**

✓ *Structured
Settlements*

United Home Life**

VALUE TO YOU:

Grow your business by offering unique solutions to clients in unique situations.

[Click here to view Assurity's Critical Illness Seller's Guide](#)

*FRs are required to submit structured settlements and life settlements business through Innovative Underwriters.

** Guaranteed Issue Insurance



Jamie Mendelsohn, Life Settlements, Ashar Group, LLC

321-441-1119 | Jamie@ashargroup.com

Casi Chaney, Structured Settlements, Sage Settlement Consulting

((866) 670-9288 | cchaney@sagesettlements.com | salesdesk@sagesettlements.com



WEST

Larry Miller

External Wholesaler

C: 267-838-3177

Lmiller@innovativeunderwriters.com

Greg Thomas

Internal Wholesaler

O: 215-599-7409

GThomas@innovativeunderwriters.com

EAST

Mike Jackson

External Wholesaler

C: 215-875-8626

MJackson@innovativeunderwriters.com

Melissa Auriemma

Internal Wholesaler

O: 215-875-8655

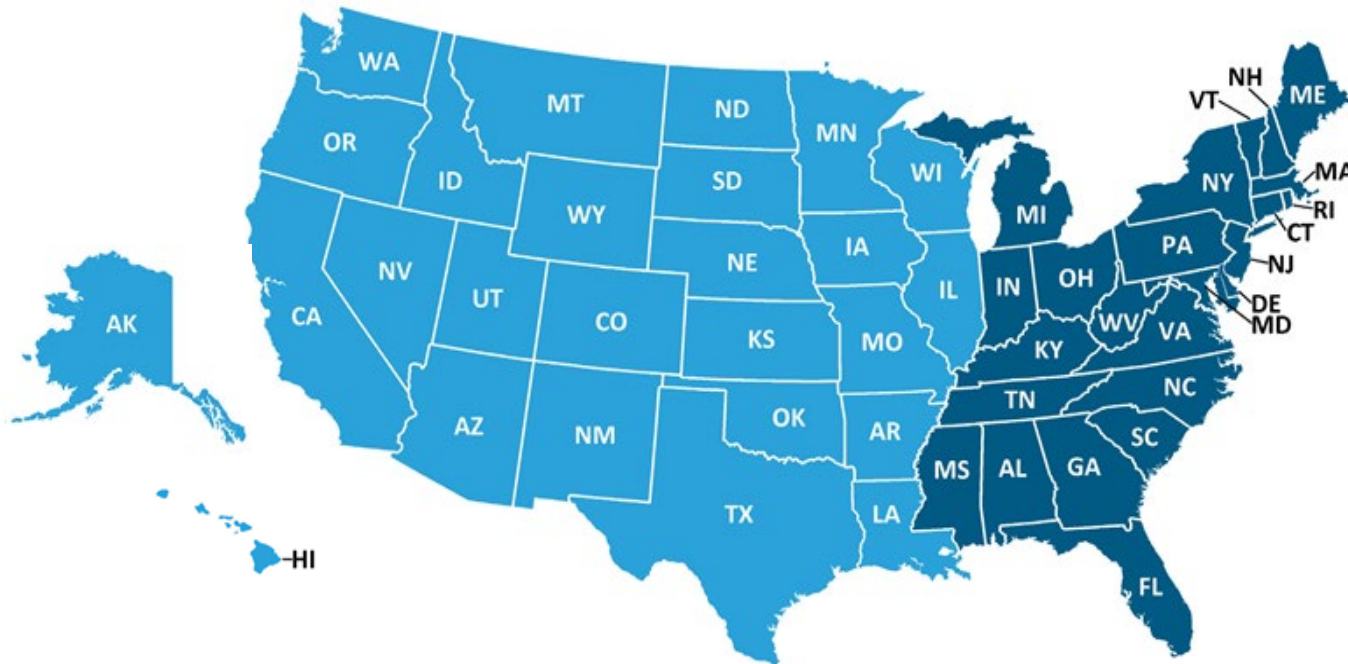
MAuriemma@innovativeunderwriters.com

Jennifer Tocco

Internal Wholesaler

O: 215-599-5490

JTocco@innovativeunderwriters.com





WHAT WE OFFER

Who to contact

INNOVATIVE
UNDERWRITERS

LIFE INSURANCE & ANNUITIES:

Larry Miller West Ext. Wholesaler

267-838-3177

Lmiller@innovativeunderwriters.com

Mike Jackson East Ext. Wholesaler

215-875-8626

MJackson@innovativeunderwriters.com

Melissa Auriemma, East Internal Wholesaler

215-875-8655

MAuriemma@innovativeunderwriters.com

Jennifer Tocco, East Internal Wholesaler

215-599-5490

JTocco@innovativeunderwriters.com

Greg Thomas, West Internal Wholesaler

215-599-7409

GThomas@innovativeunderwriters.com

Dawn Brassington, Underwriter

215-875-8631

DBrassington@innovativeunderwriters.com

LIFE SETTLEMENTS:

Jamie Mendelsohn, Managing Partner

Ashar Group, LLC 321-441-1119

Jamie@ashargroup.com

DROP TICKET & eAPP:

Angie DeFazio, Internal Sales Support

215-875-8778 | ADefazio@innovativeunderwriters.com

DISABILITY INCOME, CRITICAL ILLNESS, and PETERSEN INTERNATIONAL (*International Travel, Kidnap & Ransom, High Limit Coverage, Disability & Life programs*)

Quote Desk & Illustration Support

888-543-3634 Ext 1 | quotes@sourcebrokerage.com

LONG TERM CARE: Art Jetter & Company

Brittani Button, LTCI Specialist

800-228-0008 Ext 1007 | Brittani.Button@jetter.com

Hannah Novotne, LTCI Solutions Case Manager

800-228-0008 Ext. 1017 | Hannah.Novotne@jetter.com

Shawn Whittington, LTCI Chief Underwriter

800-228-0008 Ext 1042 | Shawn.Whittington@jetter.com

STRUCTURED SETTLEMENTS:

Casi Chaney, Vice President, Sage Settlements

866-670-9288 | cchaney@sagesettlements.com

salesdesk@sagesettlements.com

VALUE TO YOU:

Growing your business is just a phone call or email away.

Whether your client is seeking a wealth transfer strategy, income protection solution, or travels internationally – our connections have you covered.

IU OPERATIONS & SUPPORT:

Kim Wilcox, LUTCF, Vice President of Operations

215-875-8681

KWilcox@innovativeunderwriters.com

Marianne Caswell, President

212-919-1248

Marianne_Caswell@glic.com