CONCOURSE
FINANCIAL GROUP

Move Your Business Forward

Risk Management Solutions Guide

For Financial Professional Use Only. Not for Use With Consumers.

The 6 insurance solutions that build client relationships

Many financial services are available with the click of a mouse. But there's something technology can't replace — the deep relationships and value that your professional guidance offers. At Concourse Financial Group Agency, we help financial professionals like you build on that trust with six risk management solutions designed to fit your clients' specific needs.

We specialize in insurance protection, risk management, and supporting financial professionals. By doing so, we can assist you in helping your clients protect their families and wealth.

Solutions that will help you meet your clients' needs and your need for business growth:

1. Traditional life insurance needs

Support as you consult clients about risk management solutions.

2. Wealth transfer and long-term care

Legacy planning strategies. Solutions include hybrid life with annuity products, long-term care protection and other insurance products.

3. Point-of-purchase coaching

Support for complex cases and for less-familiar risk management products.

4. Impaired risk underwriting

Solutions for hard-to-place risks. Underwriting support for the elderly, ill, or individuals with high-risk activities and occupations.

5. Annuity strategies

Clients may be looking for diversification for higher potential growth than low-rate fixed income investments. Some annuities can offer the potential for higher growth without stock market volatility.

6. Advanced tax planning strategies

High income clients and business owners have complex tax concerns. Help support them with strategies like defined benefit planning, non-qualified deferred compensation, and business succession and continuation plans.

How we support financial professionals

When it comes to your client relationships, you need more than expertise with insurance products. You need a provider who understands and supports you. We prioritize you and the requirements of your clients. The best support solutions, systems and strategies are the key to your success as well as ours.

Here are three ways we support that success for your clients:

1 Transactional platform

Simplicity in support and competitive products, practices and compensation

We offer transactional tools and resources designed for ease of doing business:

- A multi-carrier platform with simplified issue products.
- Online quoting and drop ticket application systems.
- Training support to help identify new opportunities.
- Concept-based marketing materials to help present solutions to clients.

2 High net worth

Product selection, technical expertise, case design support, and competitive underwriting

We provide a risk management platform with:

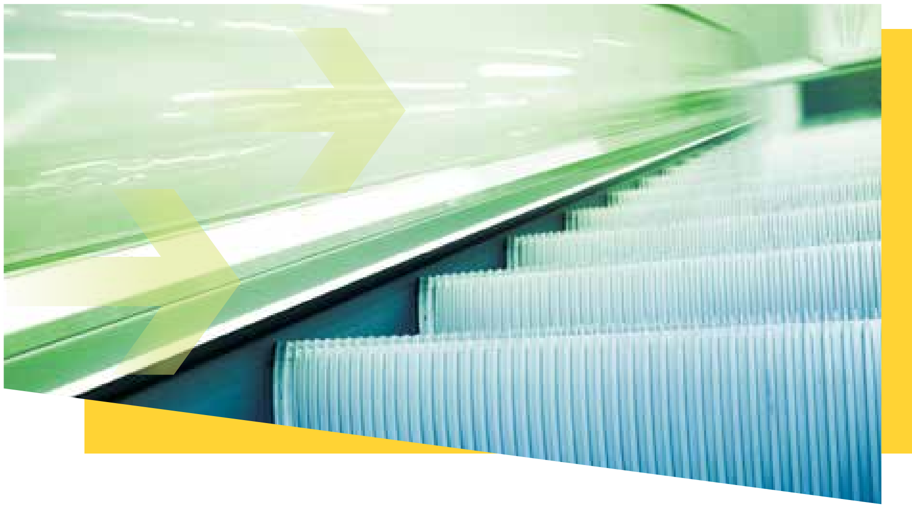
- Product selection from top carriers.
- Ongoing marketing support and due diligence information.
- Dedicated case managers, underwriters, and advanced planning specialists along with Regional Directors for point-of-purchase support.

3 Risk management and legacy planning

Professional expertise with in-depth knowledge of intergenerational planning

Our team offers professional assistance that includes:

- Financial expertise and advanced knowledge including CFP, AEP, and CLU.
- Dedicated underwriters and attorneys consult with you. We offer highly individualized risk management and legacy planning solutions.



Resources that lead to your success

We back our impressive product line with a qualified team of insurance professionals, well-versed in the multi-carrier solutions we offer and ready to provide expert consultation and support as an extension of your team.

Dedicated practice support team

Regional Directors in the field and an internal team support your efforts across product lines.

On staff life insurance underwriters

Highly experienced, credentialed life insurance underwriters are ready to assist with clients who have medical or other issues that could impact their eligibility and can help you set client expectations.

Dedicated case management

Because your business is handled by a dedicated team, you simply drop a ticket, and we order carrier requirements and work with underwriters.

Advanced planning team

Our advanced planning team includes credentialed specialists who are experts in estate planning, business planning, income planning and wealth transfer strategies.

Long-term care team

We specialize in helping financial professionals extend client relationships through linked benefit products that provide an alternative method for long-term care needs.

Tax planning design and administration

For business owner clients looking for tax planning strategies and business succession planning, we provide access to top TPAs and consultants.

Advanced planning attorney on retainer

Access to the Friedman Law Firm that specializes in insurance planning.

Web portal

24/7 access to tools, term life quotes, drop ticket order entry and case status.

Big company backing, personalized attention

We have the experience and scale to meet a range of needs from the simplest to the most complex, all while delivering personalized attention.

Data security

We safeguard client information with dedicated IT security to oversee our infrastructure. Our third-party vendors must be HIPAA compliant. And we carefully assess their security systems.

Carrier due diligence

We only represent "A" rated carriers or above through our institutional relationships.

Business continuity

Our documented continuity plan includes technology and operational processes that safeguard your consistent support.

Technology and tools

Our website provides access to a variety of business processing and consulting tools, as well as educational resources that focus on specific risk management concepts.

Operational efficiency

Processing efficiency is ensured with technology that provides audit capability and analysis to continually improve and elevate our service levels.

You need a provider who understands and supports you.

Tailored support for financial professionals

Some financial professionals feel comfortable engaging clients with insurance – others are less comfortable discussing the diversification that insurance can offer. Whatever your level of expertise is, we offer the knowledge-building support needed to help build confidence.

A consultative approach

Your practice and goals are our priority. We work to understand your needs and help you find or create new opportunities to deepen client relationships.

Identifying opportunities:

Our specialists work with you to find risk management opportunities that are best suited for insurance-based solutions. We then provide education about the ones that help address specific needs.

Client consultation strategies

We can help you better understand how clients can reposition assets for retirement income, long-term care planning, estate and business insurance needs to expand your practice.

Together, we help make financial professionals more valuable — at every stage.

Level 1	Level 2	Level 3	Level 4
Licensed financial professionals with no insurance experience	**Licensed financial professionals with little to no insurance experience**	**Licensed financial professionals with some insurance experience**	**Licensed financial professionals with insurance and advanced case experience**
Simple strategies and insurance products with no underwriting • Fixed annuities • Pension Protection Act compliant annuities • Instant Issue, accept/reject life plans • Hybrid long-term care life and annuity products	Simple strategies and insurance products with simplified underwriting • Pension Protection Act compliant annuities • Hybrid life plans with long-term care • Hybrid long-term care • Needs analysis • Policy review	Common strategies and fully underwritten insurance products • Basic life insurance concepts for both term and permanent life plans • Accumulation plans • Life Insurance in Retirement Planning • Needs analysis • Policy reviews strategies	Sophisticated high net worth clients • Assisted point of-solution support • Estate and income tax planning strategies • Strategic partner collaboration • Business owner strategies

Training and support for continued success

To ensure your success, you'll work through our 4-level support to be comfortable with our risk management platform. We introduce it and provide consistent coaching and follow-up based on your individual needs.

1. **Onboarding** connects your distribution with our team to ensure that marketing, communication and back-office systems are in place. Onboarding includes a range of experiences, including meetings, webinars and print materials. You'll get an overview of our tools, resources and how to conduct business with us.

2. **Program rollout includes training meetings and webinars** to introduce sales concepts, including our Policy Review Program, Drop Ticket Platform and Simplified Issue LTC using hybrid products.

3. **Advanced topics are presented to you if you're a financial professional who has more insurance experience** or has worked with high-net-worth clients. You'll get more sophisticated planning solutions such as Life Insurance Retirement Planning (LIRP), business continuity concepts, and other business and estate planning topics.

4. **Ongoing marketing and support consisting of periodic webinars to help introduce sales concepts.** We'll focus on client problems and how you can solve them with insurance products. When you need assistance, our Regional Directors and internal sales team provide in-market support.

Let's work together to chart a clear path forward for your clients' protection goals.

Guiding your path forward

Our dedicated team is ready to help you chart a clear path to reach your business vision and goals and support you every step of the way until you get there.

Let's talk about how we can work together to help meet your clients' protection goals and move your business forward.

Connect with us at 833-504-1774.

WE'RE HERE FOR YOU

Concourse Financial Group has everything you need to move your business forward — all in one place. Our dedicated team is ready to help you find a clear path to reach your business vision and goals and support you every step of the way until you get there.

Contact us today to see how we can help you move your business forward to where you want it to go.