

Marsh Private Client Life Insurance Services



Life Insurance Services for
High Net Worth Clients

MARSH



Vision

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

Today, high net worth individuals lead complex lives. You need an advisor that truly understands your lifestyle, your goals, and your passions. You need an advisor that understands the risks that could undermine your plans and dreams and a company that can manage these risks for the betterment of generations to come.

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

It is only by sharing your vision for the future that we can rightly provide you the services to help you 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 approach, the professionals of Private Client Life Insurance Services analyze exposures and then create personalized risk management programs for 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 individuals 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 enjoyment of the life you've created. And all of this is delivered and managed through an integrated group of experts whose sole focus is to understand you and your vision.

Value

Today's complex environment is increasingly difficult to manage, but you don't have to be an insurance expert to create a solid risk management program. That's why Private Client Life Insurance Services is here – to provide you with the guidance and resources to help ensure your family and your wealth are protected. We act as your partner, and it is around this principle that we've built our consultative model with the following features and benefits:

■ **Consultative Approach**

We begin with a comprehensive fact-finding process and offer assistance in identifying your 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 your current goals.

■ **Customized Planning Strategies**

Everyone has unique needs; therefore, every planning strategy must be unique. We design tailored programs, 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 with better underwriting outcomes by proactively screening, developing, and packaging cases to obtain the best possible pricing for your situation.

■ **Case Management**

We strive to streamline the insurance process for you through our extensive case management services. Our sales professionals work with you to make sure your application is in good order before we submit it to the carrier. Our in-house case management team orders the necessary medical exams and doctors' records required by the carrier. Throughout the process we keep you informed on the progress of your application. Upon delivery we will review the policy with you to make sure it meets your requirements.

Taking advantage of these benefits can solidify your estate and financial plans and help you to realize greater peace of mind.

Solutions

Solutions are always available when you know where to look. Marsh Private Client Life Insurance Services has 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 financial portfolio. An appropriately designed plan allows you to transfer assets to your family intact, free from the risk of liquidation for the payment of estate taxes.

Our specialists also are highly adept at helping you 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.

■ **Long-Term Care** — Today, people 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. Private Client Life Insurance Services will help you acquire 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 a 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 you 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 will provide consultation around the various uses for annuities to determine how they may best fit into your 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 needs with the best products and solutions for your particular solution.
- **Objectivity** — We present balanced solutions based on a consultative needs analysis. We remain unbiased and neutral in all circumstances, except one – your needs. With this distinction, we provide more than a fair-minded recommendation, we also act as a balanced second opinion for your existing insurance program.
- **Dedicated Service** — We are committed to you. Our sales consultants build lasting and committed relationships. Our goal is to provide you with professional risk management guidance and to deliver optimal products and pricing uniquely suited to your situation.
- **Advocacy** — We act as your advocate throughout the relationship. From the initial consultation, to program selection and recommendations, to underwriting and placement, our objective is serving your best interest.
- **Transparency** — We have led the industry in implementing transparency policies that provide you with sufficient information to make informed decisions regarding solutions for your insurance needs.

Supporting our service pledge, we employ in-house risk specialists as well as an in-house advanced markets attorney who are fundamental to our market and medical underwriting expertise. 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. In the past five years alone, we have placed more than \$35 billion in coverage on behalf of clients like you.

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



Discovery

By asking yourself some simple questions, you can come to understand your needs. If any of these indications of increased risk exist, you may benefit from a comprehensive review from Marsh.

Wealth Transfer Risks — Are you ...

- 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 for your retirement?
- changing your marital status?
- addressing significant changes in estate or income taxes?
- making significant changes to your health or lifestyle?
- having difficulty obtaining a life insurance policy because of lifestyle choices or existing medical concerns?
- coordinating your life insurance with your overall estate or business plan?
- experiencing a life change that could alter your beneficiary designations?

Long-Term Care and Disability Risks – Have you ...

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

Opportunity

Proactively managing risk can open eyes. Where others see risk, we see opportunity. This is an opportunity to help uphold your quality of life, to preserve your legacy, and help you to live with the confidence that comes from knowing you and your family are protected.

Call Marsh Private Client Life Insurance Services to begin a Personal Risk Management program and make the most of your opportunities.

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 exceptional resources and access to a broad range of insurance carriers to our clients.
- Ensure clients benefit from selection and pricing by offering a suite of provider-neutral solutions for the coverage clients need.



Marsh Private Client Life Insurance Services

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