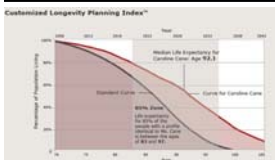


Secor Advisors Group-Advanced Underwriting -Case Underwriting History

Secor Advisors has established an advanced underwriting process, to provide the full scope of support and servicing of our financial professionals and their clients.

- ◇ **Proprietary Evaluation Tools** – Developed proprietary medical screening forms that includes family medical history.
- ◇ **Advanced Medical Review** – Advanced in-house medical underwriters review medical records prior to submission.
- ◇ **Prepare In-house Medical Summary** – Facilitate and manage underwriting results from the carrier by preparing a medical summary and overview of client's health status and medical challenges. Relevant medical information is reviewed and summarized in a cohesive but balanced perspective.
- ◇ **Ability to Debate Carrier's Preliminary Underwriting** – Our advanced underwriting staff have the ability to debate with carrier's underwriting staff, while our customized mortality curve analysis allows us to validate carriers ratings conclusions.

Case - Male, age 64, Real Estate Investor net worth in excess of \$18MM



From a physical appearance at 6' 1" tall and 201 lbs., he is relatively lean and in good shape, with great energy and conditioning. He hikes the Pasadena Mountains, except the client had an abnormal EKG, suggesting damage to the left ventricular region of his heart. He has a history of hyperlipidemia, long term hypertension and stenosis of the both carotid arteries leading to the brain. A Duplex Scan of his neck region showed stenosis of both his left and right carotid arteries, 70% blockage. His work up at UCLA effectively red flagged his condition which had largely gone unnoticed by his primary care HMO.

Customized Longevity Planning Report

Solution

Advised client to submit for a full heart evaluation by his attending HMO physician. A Thallium Stress Test/myocardial perfusion scan was conducted, followed by a consult by his physician with a UCLA specialist. Their conclusion was that given his lack of symptoms and exercise tolerance, he could be medically managed, and no medical procedure was warranted.

Underwriting Strategy with Life Insurance Carriers

The results of these tests effectively red flagged the client's heart condition and neck artery blockage. We prepared a detailed summary of the client's medical history and marshaled our arguments to counter and delineate the medical findings along with medical speculations. We directly engaged the individual underwriters at each of targeted carriers. The results were that the client was declined outright by some of carriers while other carriers wanted more tests done before making a determination. After several conferences with underwriting team, we were able to get a Table 6 underwriting from one of the carriers.

Results Underwrote the client with a strong carrier, with a target premium of \$45,000.

Case - Male, age 64, Attorney

Client is an attorney and founding partner of a specialized law firm based in Kansas. He is married with most of his assets tied up in real estate. According to the Client, he has minor medical problems including hyperlipidemia. He has been declined in the past for life insurance, due to abnormal liver enzyme levels. A review of his medical records confirmed abnormal blood results.

Solution

To compensate for these initial findings, we advised the client to change his diet and maintain routine exercise. After several weeks, we had the client submit to a blood analysis to evaluate changes in liver enzyme levels. The new blood analysis showed improvement in liver enzyme levels; (just slightly above normal). The results of these tests gave us the confidence to apply for insurance with several targeted carriers. We prepared a detailed summary of the client's medical history delineating the medical findings over time. We applied to several carriers but after several conferences with one of the carrier's underwriting team, we were able to get a standard underwriting from the carrier, that later was changed to preferred.

Results

As a result of our guidance given to the client, we were able to get the client underwritten by a strong life insurance carrier. The client purchased two policies, one policy used for income replacement purposes and the other as key man policy.

Case - Male, age 60, University Professor

University Professor, age 60, appears in good health, except he had suffered from esophageal varices, which required emergency surgery and follow-up surgery over a decade ago. He also has suffered from an enlarged liver and bleeding complications. As a result, Financial Advisor independently received a Table Z rating from the carrier.

Solution

Secor was broached to develop an underwriting solution. We interviewed the client to gather more detailed medical history and health regimen. Worked with client's physician to develop a strategy for countering the previous carrier's findings, ordering additional tests and medical review. We gathered information providing resolution to client's perceived medical issues. We worked closely with a new carrier's medical director to prove that the client had achieved full recovery. As a result, the new carrier's findings resulted in a Table 2 rating that was later upgraded to a standard through their table shaving program.

Results

The Financial Advisor placed two cases on the Client and his wife with a combined target premium of \$42,000.