**Pursuant to our discussion today, I’ve gone through our sales brochure to assemble all of our differentiating factors.**

1. **I’ve develop a process that specializes in assisting financial professional firms in building their life insurance practice.  We work with national wirehouse, accounting firms, law firms and P&C agencies, and to some degree with Bank Trust Departments.  For example, one of our national wire clients is Waddell & Reed.  We also have several P&C Agency as clients in the Midwest.**

**Our program facilitates the establishment of a stronger bond between the professional firm and the client.    We provide access to the top 40 life carriers.   The process of engaging with the client is based on a consultive sales style that focuses on defining needs and empowers the client to validate our recommendations.**

**It’s the discipline created by our robust process (based on defining needs first) that allows us to provide third parties, such as P&C Agencies, the confidence that we will not commit mischief with their clients.**

**Furthermore, the core basis of our service is to provide the best solutions to the client independent of the life carrier.  We go to great lengths to make sure there is an alignment of interest between our two practices, including compensation.**

1. **The article I authored on using life expectancy/mortality curves for financial planning purposes and the consequent development of such a product by a third party company gives us a unique approach to engaging a client.   I have now published several industry articles and many of our client firms producers use these articles to gain the confidence of prospective clients.**
2. **My background as an investment banker and CFO of several companies in a number of industries gives me a unique advantage in relating to corporate executives.**
3. **We offer advanced market solutions including tax advantaged funding of life insurance under a corporate non-qualified benefit plan.**
4. **Advanced underwriting, I have a history of getting clients underwritten by Carriers even though they had been declined by multiple carriers in past.**
5. **Executive wellness program, on several occasion clients have asked me to assist them in extracting better results from their healthcare service or to critique their healthcare provider.**
6. **We have created our own unique set of sales brochures and don’t rely on Carrier provided marketing materials, including brochures that target corporate executives.**
7. **Lastly, we sell multiple services or solutions to increase the chances of getting a meeting or lessen the chance of getting an outright no.**

**In a world, were most financial salesmen are encroaching on each other’s terrain and products, it’s important to differentiate one’s practice to assist clients in making a better selection of a financial advisor.**

**Peter**