

Our Process: New Coverage and Policy Reviews

Understanding the process and defining expectations are the foundation of great results.

We are committed to guiding you through your insurance journey with clarity and efficiency, always ensuring we are aligned with your objectives and fostering clear and respectful communication.

1: Getting to Know You

In our first meeting, we will discuss your goals, worries, and timeline. Plus, we will explain how we work and answer any questions you may have.

2: Gathering Your Information

For New Coverage: You will receive a brief intake form and HIPAA that take about 10-15 minutes to complete.

For Policy Review: We will send you a checklist with the necessary information.

Quick Note:

- We appreciate you sending these back within 2-3 days.
- We will send two reminders by email (or your preferred communication method).
- If we do not hear back, we will wait for you to get in touch when you're ready.

3: First Look Review

We will go through the details you provide and may ask for a more information if needed.

4: Sharing Our Insights

For New Coverage: In a follow-up meeting we will present recommendations, explore options, and answer any questions to help you make a well-informed decision. We will refine our recommendations based on your feedback and provide a timeline for the revised plan.

Touchpoints:

- Once our recommendations meet your goals and address your concerns, we will follow-up with three, bi-weekly check-ins.
- If we do not hear back, we will pause and wait for you to reach out.

Policy Review: We will review your existing coverage and, if necessary, suggest enhancements.

5: Application and Underwriting

For New Coverage: If you're happy with our recommendations, the next step is to complete a formal application for the selected company(ies). We prefill most of it with the information you already provided and send it out electronically for signatures. We will also take care of any underwriting steps that weren't done earlier (ex: order medical records, schedule insurance physical).

6: Making It Official

For New Coverage: Once the insurance company approves your application, you accept the coverage, and the first premium is paid, your policy is active!

7: Keeping Things Up To Date

We will check in with you bi-annually to keep you informed on your policy and make sure everything is still in line with your needs. If anything urgent comes up, we will promptly notify you.

Questions: Always feel free to reach out to us directly, versus a 1-800 number, for any help or information. We are here to provide top-notch client service, making your insurance experience smooth and personalized.

Planning Redefined

Our integrated planning approach adds value with custom solutions using our significant expertise in estate and income tax, private capital, and insurance.

We take the time to truly understand specific needs and develop impactful ideas. We strive to create an effective, coordinated plan that delivers results to advisors and their clients.

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