



TEXAS
ADVANTAGE
INSURANCE BROKERAGE



★ Part of a national organization which enables you to address your clients' life insurance, disability and LTC needs.



Texas Advantage Insurance Brokerage is a founding member of one of the country's largest brokerage organizations dedicated to providing sophisticated planning techniques, competitive life insurance products and comprehensive back office support for the upscale advisor. Texas Advantage Insurance Brokerage offers a select group of high quality, diverse life insurance, LTC and annuity companies. The corporate staff is responsible for identifying and capitalizing on market trends and policy opportunities.

www.texas-advantage.com



Texas Advantage Insurance Brokerage

901 Parker Street, Houston, TX 77007

Phone: 713-532-1000 Toll: 800-876-5794 Fax: 713-532-1199



Jeff Shkolnick, CFP®
President
jeff@texas-advantage.com

Eleanor Cooke
Senior Marketing Director
eleanor@texas-advantage.com

Ted Ginsberg
Senior Marketing Director
ted@texas-advantage.com

Frank Chapman
Senior Marketing Director
frank@texas-advantage.com

Our Carriers Offer

- **Financial Strength**
- **Competitive Insurance Products**
- **Strong Market Niches**



Market Niches

Navigate companies for best underwriting offers on clients with issues such as:

- **Build Issues**
- **Family Medical History**
- **Cancer History**
- **Diabetes**
- **Cardiovascular**
- **Foreign Travel & NRA Business**
- **Nicotine – Cigarette vs. Dip or Chew**





Five Popular Topics

- **Policy Review**
- **Indexed Universal Life**
- **Long Term Care Insurance**
- **Business Insurance**
- **Life Insurance With No Insurance Exam**



You Could Have Bought The Best Car 10 Years Ago...





Policy Review

Life Insurance is an important asset which should be reviewed.

- **Type – Term, UL, WL, heavily blended WL, VUL, etc.?**
- **Amount – Are the goals still the same?**
- **Structure – Proper owners and beneficiaries?**



Life Settlements



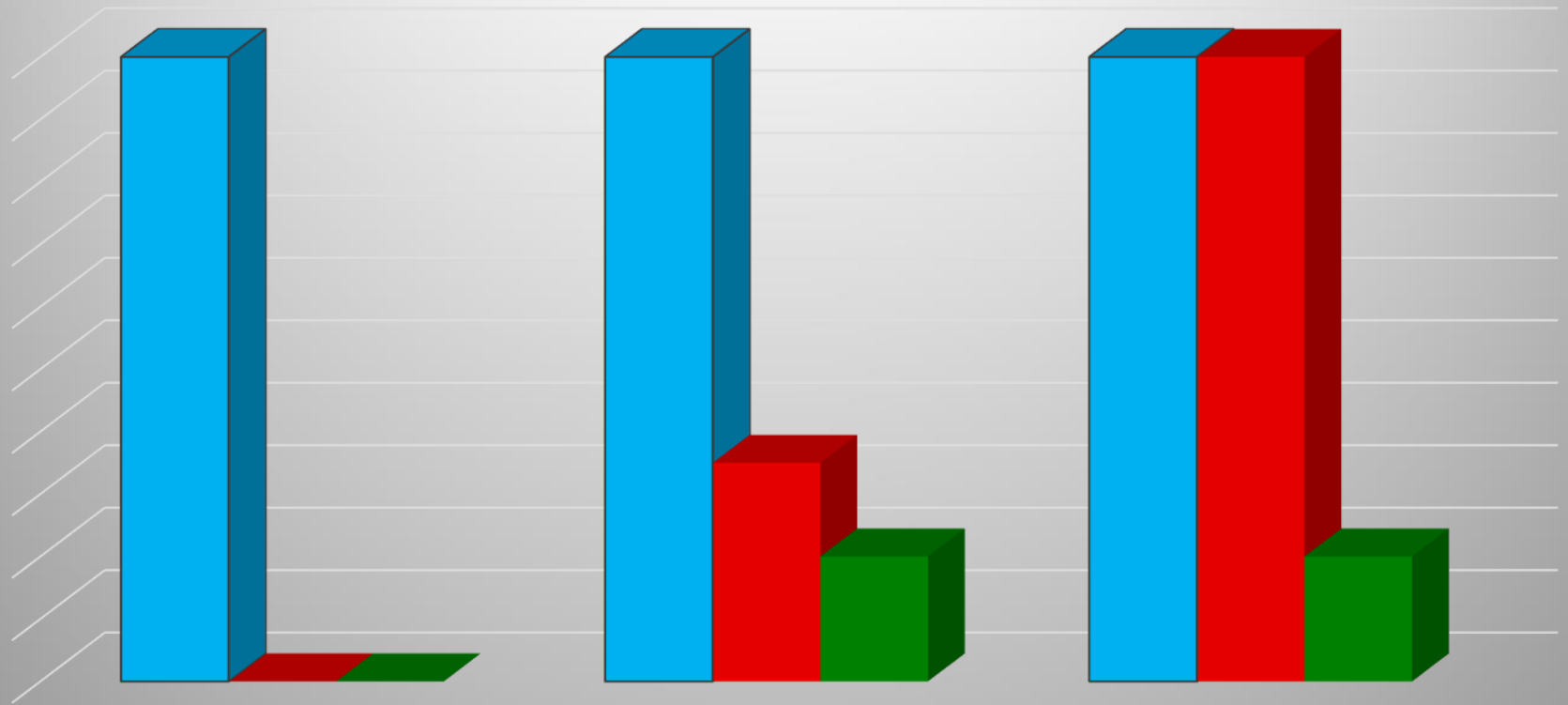
- **Life Insurance no longer wanted or needed**
- **Cannot afford premium or need cash**
- **Permanent policies or term still in convertible period**

Overfunded Indexed Life Insurance

Good Saver – Maxed out pre-tax savings. Needs Life Insurance for family but also wants savings bucket that:

- Grows without taxes
- Upside potential with index but also a floor of 0-1%
- Access money at any age without taxes
- Potential Creditor protection in Texas





Traditional LTC

Asset-Based LTC

Life Insurance with
LTC Rider

■ Long-Term Care
 ■ Death Benefit
 ■ Surrender Value

Business Owner Clients Need

- **Buy-Sell Document and/or Review**
- **Business Valuation**
- **Key Person Coverage**
- **Deferred Compensation**



Accelerated Underwriting

- Do you have clients that don't enjoy an insurance exam?
- How much coverage can a healthy person get without an insurance exam?



Accelerated Underwriting (cont.)

- **Up to \$1,000,000 of any type of insurance offered by the carrier**
- **Brief phone interview with client**
- **Same cost of insurance as their fully underwritten policies**
- **Policy can be approved in less than a week.**



The Client Presentation

If Requested –

We help you present the insurance component:

- **Role play with the Advisor. Advisor makes the presentation to client and we attend or will be available via phone to help with unique questions**
- **We make the presentation to the client and you help the client select the best course of action**
- **We also help RIA clients obtain the Life, disability or long term care coverage needed**



“No Load” versus “Load”

**\$ 1 million
20 Year Term Life**

	“No-Load”	TX Advantage
Male Age 40	\$ 879	\$ 775
Male Age 60	\$ 6,279	\$ 5,426



Texas Advantage Insurance Brokerage

Illustrations / Presentations / Processing

- **24-hour Illustration turnaround time, unless needed sooner**
- **Advanced Case Support - from standard presentations to sophisticated planning techniques**
- **Methods to evaluate & improve existing coverage**

Additional Information Contacts

If you are interested in learning more about any of the topics from today's presentation, please reach out to:



Eleanor Cooke –
eleanor@texasadvantage.com



Jeff Shkolnick –
jeff@texas-advantage.com
713-532-1000



TEXAS

ADVANTAGE

INSURANCE BROKERAGE