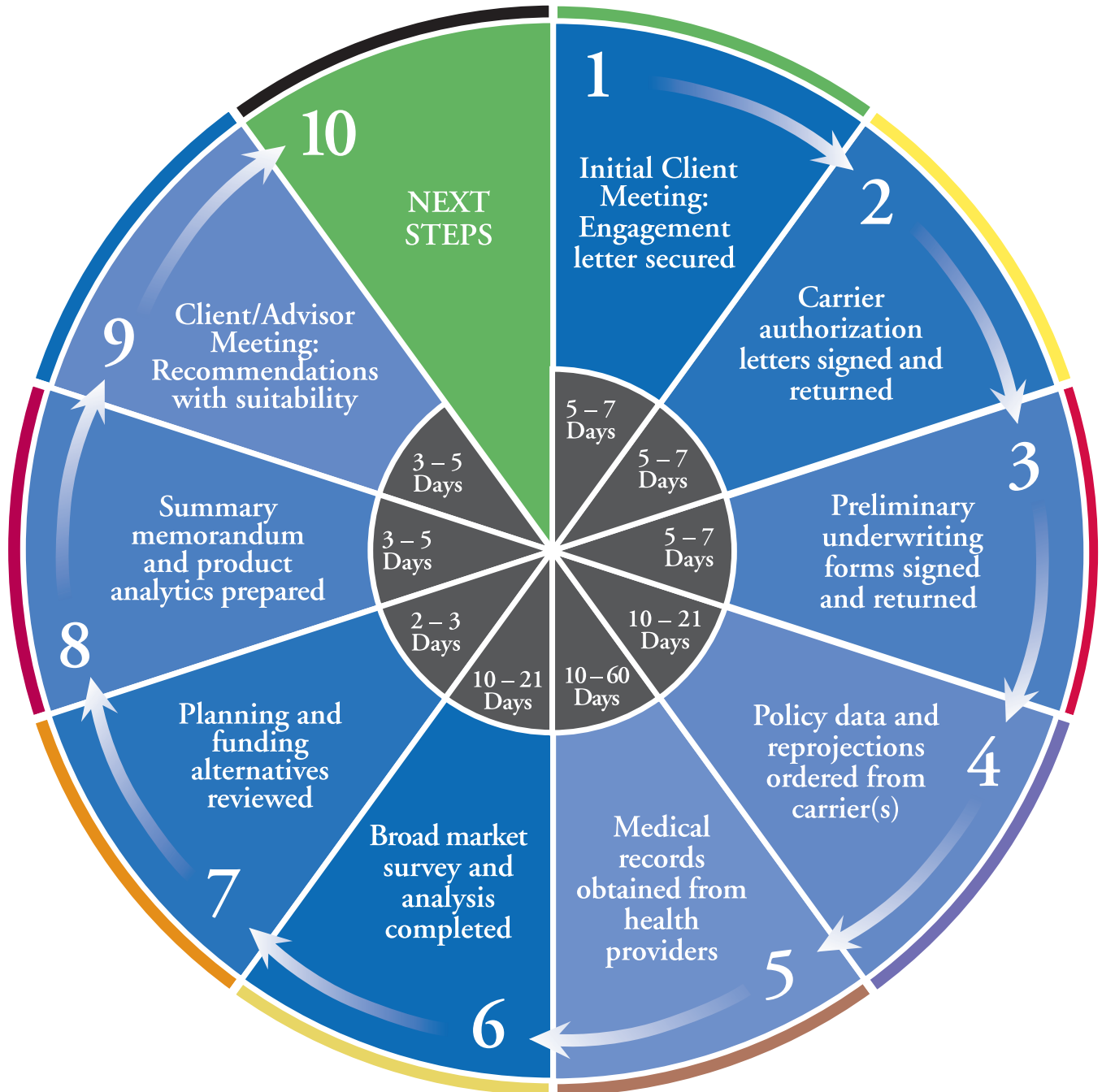


THE CAPITAL MANAGEMENT PROCESS™

“... an independent, results oriented, intellectual capital resource providing clarity, confidence, and direction for future action.”



THE INSURANCE DESIGN CENTER, LLC

THE CAPITAL MANAGEMENT PROCESS™

ENGAGEMENT

EVALUATION OF EXISTING LIFE INSURANCE WHERE PERFORMANCE, COMPARISON TO MARKET BENCHMARKS AND SUITABILITY IS HIGHLIGHTED.

FEE STRUCTURE: \$250 per hour with a \$1,000 retainer*.

1



Engagement Letter:

The letter includes the initial goals of engagement, the value proposition so the client and

advisor know what to expect from the process and the fee for service.

2

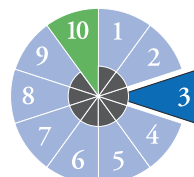


Authorization Letters:

Each policy to be reviewed will require the policy owner to sign a letter directing

carrier(s) to respond to our request for information.

3

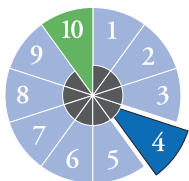


Preliminary Underwriting (HIPAA) Forms:

To provide access to client medical records that will

allow for a dialogue with underwriters in the market.

4



Policy Data:

IDC requests file information and current carrier projections illustrating proposed

policy performance under several scenarios for funding and/or term of coverage.

5

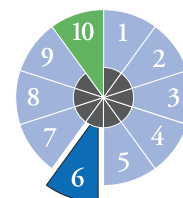


Medical Records:

These are obtained from health providers and form the basis for negotiation with underwriters (often

at several companies) to secure best offers available.

6



Market Survey:

Utilizing available underwriting offers, alternative products and specific funding plans, illustrations are

collected, reviewed and summarized to highlight best in class offerings.

7

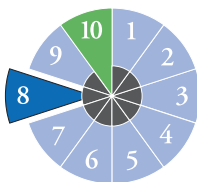


Review:

An extensive analytic review is conducted to illustrate how insurance may

be owned and funded with particular attention to income and estate tax consequences, efficient wealth transfer techniques and return on cash.

8

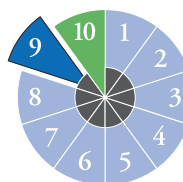


Summary Memorandum:

Supported by quantitative and qualitative information, the

summary memorandum reviews the engagement goals of the client, basic discoveries for each policy and recommendations to ensure the best use for the cash committed.

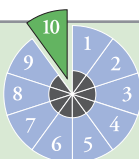
9



Client/Advisor Meeting:

The summary memorandum is presented to client and their advisor.

Clear, concise recommendations are discussed. The goal is to secure the maximum value, highest rate of return and best planning strategy for the client.



10 Next Steps

*If four or more policies exist, an additional \$750 retainer applies.

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