



BRYANMARKGROUP

TOTAL IN-FORCE

{ *Management Program* }

- *Specialized Expertise in Large Life Insurance Placements* -



PERFORMANCE MANAGEMENT

Performance management is the process by which we service existing policies that our clients have purchased. This area of in-force management focuses primarily on the financial mechanics of the policy to monitor how the policy is tracking the client's original expectations.

THE PERFORMANCE MANAGEMENT REVIEW

- Evaluates current in-force illustrations
- Compares current performance to the original illustration
- Notes the impact of significant changes such as interest rate movements since the last review
- Stress-tests current illustrations
- Proposes changes and adjustments if necessary
- Provides reportable amounts for split dollar plans



UNDERWRITING MANAGEMENT

At BryanMark Group, we go beyond evaluating the financial mechanics of policy performance. By incorporating underwriting management into the policy service process, clients have the potential to realize meaningful policy improvements through possible rate class enhancements.

HERE'S HOW IT WORKS.

- **At policy issue**, clients will receive a summary of their medical conditions that resulted in the rating received.
- **At the client's option our underwriting consultant** will be available to discuss the health factors that impacted the client's rating.
- **Having acted as the client advocate during the underwriting process**, the underwriting consultant will discuss the medical impact of the rating and provide an action plan to possibly

improve future ratings. Where applicable, the action plan will include a timeline for improvement and an estimate of potential future savings.

The action plan will include:

- List of conditions that impacted the underwriting offer and whether or not the condition could be reviewed for potential future underwriting rate improvements.
- When the carrier would consider such improvements.

- Next steps the client can take to improve medical conditions.
- Follow-up timeline including action plan implementation, medical record review, relevant carrier health and wellness programs and timeline to review underwriting ratings.

For more information on the Total In-Force Management Program, or for more details on the underwriting component of In-Force Management, please contact the BryanMark Group.



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- Underwriting Management Success Stories -

	DEATH BENEFIT/ ORIGINAL PREMIUM SCHEDULE	RATING BEFORE IMPROVEMENT	RATING AFTER IMPROVEMENT	REASON FOR IMPROVEMENT	IMPACT ON POLICY
CASE STUDY 1	\$5,000,000/ \$63,600 annual all-pay premium (47 years) funded coverage to age 100	Standard, SMOKER	Standard, Non-Smoker	Client quit smoking and resubmitted labs as proof of being 'nicotine free.'	Client maintained the annual premium of \$63,600 but was able to shorten the payment period from 47 years to just 17 years, and coverage was extended to age 105.
CASE STUDY 2	\$10,000,000/ \$33,700 all-pay premium funded coverage to age 100.	TABLE C	Standard	Client received a Table C rate due to ulcerative colitis. After a new treatment regime and an improved colonoscopy a year after issue with no "flare ups," the insurer improved the rating to Standard.	Client was able to reduce the annual premium from \$33,700 to \$25,400 and maintain coverage to the same age 100.
CASE STUDY 3	\$7,500,000/ \$145,066 lifetime premium to guarantee coverage for life.	Standard	Preferred	Client issued at Standard due to diabetes on the insurance lab with a1c 6.3. Over the next 6-9 months client made significant lifestyle adjustments. At policy anniversary, updated medical evidence showed a reduced a1c to 5.7 along with a 12 lbs. weight reduction.	Reduced the annual premium from \$145,066 to \$112,562 with the same lifetime guarantee.



TOTAL IN-FORCE MANAGEMENT

Underwriting Management – Upside Potential Only

In order to obtain the underwriting improvements, the insured must submit medical data to the current carrier and may be required to submit to exams. These requirements are similar to those of the initial medical underwriting process, but can oftentimes be less onerous depending on the type of improvement being sought.

A key element of the underwriting portion of Total In-Force Management is that there is only upside potential for the client. While an improvement can never be guaranteed, there will never be a case where a client is in a worse position after submitting any new data to the carrier. After the policy is issued, the carrier cannot make unfavorable changes to the rating class even if there have been negative health changes. There is only upside potential if a rate class is approved by the carrier.