

THE UNDERWRITING ADVOCACY TEAM

AN EXCLUSIVE LEVEL OF UNDERWRITING EXPERTISE



AN INDEPENDENT RESOURCE TO HELP OBTAIN THE BEST POSSIBLE POLICY PRICING

Underwriting Advocacy is an exclusive personal service for high net worth individuals that adds a level of detail, expertise and advocacy to the medical underwriting process of securing significant amounts of life insurance. It employs specialized medical, legal and risk evaluation expertise to confidentially represent, clarify and coordinate the details of your case throughout the medical underwriting process.

The TOLI Group approach provides significantly greater confidentiality for our clients with a proactive approach by our team. Before any health-related information is submitted to insurance carriers that could raise a red flag, we pre-assess, interview and select multiple carriers as each company has a different approach to underwriting medical risks and conditions. Further, when large amounts of insurance are involved, more than one company may be needed to underwrite the financial risk of the policy.

AN EXCLUSIVE LEVEL OF UNDERWRITING EXPERTISE

The Underwriting Advocacy Team includes:

- Four former insurance company Vice Presidents of Underwriting,
- A former insurance company Medical Director,
- A Board Certified M.D.,
- A senior staff of case management, business processing and policy service specialists, and
- A dedicated Underwriting Advocate to provide central management for each client

A PROCESS INVOLVING ONE HUNDRED PERCENT RELATIONSHIPS

As former insurance company underwriters with strong relationships throughout the industry, the Underwriting Advocacy Team has a firm grasp of the issues from both sides and can help strategically obtain the best possible underwriting and pricing decision.

When acquiring life insurance, the single most important impact on pricing is successful underwriting. Many consider this process to be 50% art and 50% science. Most importantly, we consider the success of this process to hinge 100% on relationships.



JEFF KRUGER, AALU *

SENIOR VICE PRESIDENT - INSURANCE SERVICES

RESPONSIBILITIES

Responsible for overseeing life insurance underwriting, case design, new business processing and policy holder services and working closely with ValMark's veteran team of senior underwriters, case design specialists, case managers and policyholder service specialists at ValMark's Minnesota and Ohio facilities

CAREER HIGHLIGHTS

With over 20 years of home office leadership and senior management experience, Mr. Kruger has a strong reputation throughout the underwriting industry for his extensive experience in jumbo case underwriting, life product operations, case design, and financial services marketing and sales.

Formerly Director, Individual Underwriting – Minnesota Life: Directed underwriting for one of the nation's leading insurance companies, supervised complex medical and financial cases and served as primary liaison with reinsurance underwriting partners

Formerly Chairperson, Life Product Committee – Minnesota Life: Led committee of actuarial, law, marketing, operations and sales professionals

Formerly Underwriting Consultant and Senior Underwriter – Minnesota Life: Served as jumbo case underwriter and impaired risk department leader

EDUCATION, DESIGNATIONS & PROFESSIONAL AFFILIATIONS

- BA – St. Olaf College
- Associate, Academy of Life Underwriting (AALU)
- Member, Association of Home Office Underwriters (AHOU)
- Member, Impaired Risk Underwriters Association



DOUG CASHMAN *
FLMI, FALU

VICE PRESIDENT - UNDERWRITING

RESPONSIBILITIES

Responsible for all aspects of design and management of underwriting strategies for jumbo and special risk cases

CAREER HIGHLIGHTS

Nationally-recognized authority on large case underwriting; 18 years of senior management experience in both multi-carrier environments and at the home offices of four of the industry's leading underwriters of jumbo/special risk cases

National Presenter of several hundred seminars, speeches and workshops on large case underwriting, including MDRT Top of the Table Annual Meeting

Formerly Vice President, Underwriting and Operations –BISYS Potomac: Directed underwriting and carrier relationships for one of the nation's largest high-end brokerage houses

Formerly Director of Underwriting – ING: Directed underwriting division and served as specialist in large face amount policies

Formerly Senior Underwriter – Hartford Life, Fortis, Prudential: 12-year career as a home office senior underwriter and specialist in large face amount policies (over \$30 million) for estate planning and business markets

EDUCATION, DESIGNATIONS & PROFESSIONAL AFFILIATIONS

- BSBA, Marketing – Mankato State University
- Fellow, Life Management Institute (FLMI)
- Fellow, Academy of Life Underwriting (FALU)
- Member, Association of Home Office Underwriters (AHOU)



BARRY REED, MD, JD *
 CONSULTING MEDICAL DIRECTOR

CAREER HIGHLIGHTS

UNDERWRITING MANAGEMENT

Formerly Vice President, Medical Underwriting – MetLife
 Formerly Medical Director and General Manager, Medical Services Department – Prudential Life Insurance Company
 Formerly Medical Director – Empire Blue Cross/Blue Shield

CLINICAL MEDICINE

Emergency Department Chief – Calvert, St. Mary's and Charles County Community Hospitals, Maryland
 The New York Hospital/Cornell Medical Center, New York City

LAW

Of Counsel – Litigation, Legal and Medical tort cases, Insurance Litigation – Swartz & Reed, New Albany, OH

EDUCATION, LICENSES & PROFESSIONAL AFFILIATIONS

BA Political Science, University of Washington – 1967
 MD George Washington University – 1971
 JD Catholic University of America – 1980
 Medical license in New York
 Bar Membership in District of Columbia

MEDICAL TRAINING

Greenwich Hospital, Greenwich, CT – Medical/Surgical Internship – 1972
 The New York Hospital/Cornell Medical Center, New York City – First Year ENT Residency – 1975
 Saint Vincent's Hospital Medical Center – First Year General Surgery – 1976



ERIC JOHNSON *
 DIRECTOR OF UNDERWRITING

RESPONSIBILITIES

Responsible for risk assessment appraisal, consultation and negotiation on behalf of ValMark Members and their clients

CAREER HIGHLIGHTS

With extensive experience working with impaired risk and jumbo case underwriting, reinsurance operations, sales and brokerage operations, Mr. Johnson has a strong reputation throughout the home office underwriting community as well as 22 years of underwriting leadership experience.

Formerly Underwriting Director – ING: Underwrote individual impaired and jumbo risk business, handled complex medical and financial brokerage cases, and served as a primary liaison with NFP

Formerly Underwriting Consultant – Minnesota Life: Handled a high volume of impaired risk and large face amount life insurance business

Formerly Reinsurance Manager/Consultant: Provided underwriting, direction and support of facultative submitted impaired risk business

EDUCATION, LICENSES & PROFESSIONAL AFFILIATIONS

BA – Luther College
 Member, Association of Home Office Underwriters (AHO)



LARS HAALAND *
DIRECTOR OF UNDERWRITING

RESPONSIBILITIES

Responsible for risk assessment appraisal, consultation and negotiation on behalf of ValMark Members and their clients

CAREER HIGHLIGHTS

Over 10 years of experience in jumbo case underwriting and reinsurance with a focus on high net worth and elderly clients

Formerly Senior Underwriter – ING: Lead underwriter in the ING Advanced Channel. Underwrote individual impaired and jumbo risk business, handled complex medical and financial brokerage cases and served as a primary liaison with wirehouse companies

Formerly Senior Life Underwriter; Disability and Long Term Care Specialist – American Express Financial Advisors/ Ameriprise

EDUCATION, DESIGNATIONS & PROFESSIONAL AFFILIATIONS

BA, International Relations and Economics – Boston University
MA, Psychology and Counseling – St. Mary's University
ALU1 with distinction and ALU2 – Academy of Life Underwriting (AALU)



FRANK MAUER *
OF COUNCIL

CAREER HIGHLIGHTS

42 years senior management and underwriting experience in estate planning and COLI markets

Specialization in underwriting jumbo cases, including several of the largest cases in industry history

42 years experience working with underwriting departments of most major life insurance carriers

Formerly Senior Officer and Board Member – Globe Assurance Company

EDUCATION, DESIGNATIONS & PROFESSIONAL AFFILIATIONS

BBA, Business – Cleveland State University

THE UNDERWRITING ADVOCACY DIFFERENCE

Underwriting Advocacy increases the potential for obtaining favorable underwriting offers through a unique, proactive approach that adds an important level of detail, expertise and advocacy to the medical underwriting process.

Key to its success is the expert implementation provided by the Underwriting Advocacy Team. As one of the most distinguished underwriting teams in the industry, these professionals provide an enhanced level of insurance, medical and risk evaluation expertise in order to confidentially represent, clarify and coordinate the details of your application throughout the underwriting process.