Client Advocacy

Assessment Tool – *Selection of Insurance Firm*

Question	BEJS	Other
What is the background and experience of the firm?	• Founded in 1984 • JD, CLU, ChFC, CFP®, MBA • Member of AALU • Over 100 years industry experience	
What is the firm's commitment to building and maintaining a dedicated service platform?	Systems & staffing to support • Due diligence reports • Case design • Underwriting • Case management • Plan administration	
Does the firm have specific departmental organizational structure?	YES • Fully-staffed, focused, experienced departments	
What is the firm's philosophy on working with each other in the clients' interests?	FULL COLLABORATION • To ensure that no stone is left un-turned, BEJS emphasizes input from multiple partners and design team – including attendance at client/advisor meetings – on each case, if necessary.	
What is the firm's philosophy on working with other advisors?	TEAM APPROACH • Enthusiastically works with other advisors on a path to integrate the best possible plan	
Does the firm have a documented client confidentiality statement?	YES • We pledge to work with our clients' attorneys, accountants, and other advisors to make sure that your confidentiality is maintained.	
Does the firm have a documented succession plan?	YES • This plan is in effect in order to provide clients and advisors with a sense of continuity and long-term security.	
Does the firm have access to M Financial products and services?	YES • Please review the "Client Advocacy – Provider Level" questions to see the benefits M Financial offers.	

Client Advocacy

Assessment Tool – *Product Selection & Provider*

Question	M Financial	Other
Is the distribution channel independent of, or captive to, the insurance company?	Independent	
Is the volume of business sold by the distribution channel sufficient to build credible data and be relevant to the insurance company?	• $1.5 billion in new '08 sales • 30 years of data • $128 billion inforce face amount	
Is the client pricing experience socialized with all risks or is it placed in a select risk pool?	In segregated proprietary product pool – NOT socialized	
Is the client a member of a risk class that justifies superior pricing characteristics?	Clients in risk class are exclusively high net worth and highly compensated executive clients of M Financial Member Firms.	
Does the insurance company have a good reputation built on competitive products and superior track record?	• M Carriers are highly rated • 20+ proprietary products	
Is there risk-sharing by the distributor/producer? Is the distribution channel putting capital at risk to legitimately "own a seat at the table" when it comes to negotiating price adjustments?	• M Reinsurance • $47 billion of face amount reinsured • $50 million of new capital invested per year	
What resources and technical support are dedicated to monitoring the policy on an ongoing basis? Whose resources/technical support – captive or independent?	• Independent staff • 12 actuaries • Annually audited by independent consultants	
How do you characterize the producer's relationship with the insurance company? • Captive Agent • Independent Broker • Producer Partner	Producer Partner	
Does the client advocacy model have a track record?	• 9 re-pricings • $57 million in historical value • $150 million in future values	
Is the client advocacy model sustainable?	Yes • 30+ years of data • 12+ years of proprietary product experience	