

# PINNEY

## I N S U R A N C E

*Providing all the tools for your success! <sup>sm</sup>*

### Agency Kit | 2017



# Welcome to Pinney Insurance Center, Inc.



**R. Jan Pinney**  
CLU, ChFC, CPCU  
Chairman & CEO  
Registered Principal

*An author, speaker, consultant, and 40-year Life and Qualifying Member of MDRT, Jan is an active, hands-on, brokerage agency principal. He served as the 2004-05 President of the National Association of Insurance and Financial Advisors (NAIFA) for the state of California, is on the LIDMA Board of Directors, and is a member of AALU and MDRT's Top of the Table.*

800-823-4852 x 8701



Pinney Insurance Center, Inc. began as the R. Jan Pinney General Agency of Transamerica Occidental Life Insurance Company in 1972. Since our founding more than 40 years ago, we've expanded to become a national distributor with thousands of contracted agents and affiliate/partner offices in California, North Carolina, Oklahoma, Pennsylvania, Texas, and Washington. Headquartered in Roseville, California, we provide a local agency feel with the power of a major national firm.

Our agency provides complete support for life, annuity, long-term care, and disability business with a focus on methods, strategies, and concepts that grow revenue. As a LifeMark Partner and member of the Professional Life Advisors

Network (PLAN), we help advisors and partners grow their businesses by offering solutions that help their clients to protect, grow, and transfer assets.

With nearly \$300 million in annual life insurance sales, LifeMark Partners allow us to leverage the marketing expertise and personalized service of our partner agencies, along with the efficiencies of a single-source operation. Our affiliation with and continued support of NAIFA, MDRT, NAILBA, LIDMA, and other industry organizations shows our dedication to this industry, and we're proud to offer the service of a traditional brokerage, state-of-the-art technology, and an end-to-end consumer solution to help you better serve your clients and prospects.

We treat all of our agents, advisors, and financial firms like partners in our business — we understand that they are vital to our success. We believe that every interaction and transaction needs to be a win-win-win scenario, where you, your clients, and Pinney all enjoy and benefit from the experience. In fact, our "Formula for Success" — our business motto — is based on this ideal:

***"Have Fun + Value People = Make Money"***

# Education & Support

Our approach and strategic affiliations provide an unparalleled combination of service and efficiency, which allow us to focus on helping our partners in *five* specific areas:

## 1 Education and Business Development

Providing the latest sales concepts and ideas allows our partners the opportunity to update their knowledge and provide unique solutions to their clients.

## 2 Innovation and Concepts

Our proprietary sales concepts allow you to offer the best solutions to your clients and make selling easier. Asset Amplifier<sup>SM</sup>, Infinite Income<sup>SM</sup>, Risk Eliminator<sup>SM</sup>, and OPM Finance<sup>SM</sup> are just a few examples of our exclusive solutions, all of which are focused on the benefits to your clients.

## 3 Sales Support

We provide sales support and case design with all the needed illustrations, sales, and presentation materials. If desired, we even offer point-of-sale support to help you present your most difficult cases.

## 4 Case Management

Once a sale is made, take advantage of our premier service team for up-to-date case status and world-class case management. We customize the style and level of communication to best meet your needs.

## 5 Products and Carriers

Our membership in LifeMark Partners and PLAN give you unparalleled access to top carriers and products. We shop the market to help our partners find the best fit for each client.

## Due Diligence and Compliance

Pinney Insurance takes legal compliance seriously. Our programs are designed to be fully compliant with Gramm-Leach-Bliley, the Interagency Statement, the OCC, FINRA, SEC, FDIC, state banking regulators, state insurance requirements, and HIPAA. We continually monitor these requirements and adjust our compliance programs as needed, based on new regulations and best practices.

## Ryan J. Pinney VP, Sales & Marketing

*An author, speaker, consultant, and frequent contributor to industry publications, Ryan's primary focus is using financial literacy and education to grow business.*



*As an advisor to some of the top insurance professionals from the nation's most respected firms, he has helped develop multiple online tools that make the life insurance buying process easier for both agents and consumers. He also leverages his experience in the realm of social media and online marketing to help agents and agencies alike create their online presence and profit from it.*

800-823-4852 x 8728



## Tracy Meier Director of Operations

*Tracy oversees our case management and processing team. She and her dedicated staff of experienced specialists will help you get your case processed quickly. They*



*also work aggressively with each carrier to get your clients the best offers and allow you to focus on helping your clients...not on processing the paperwork.*

800-823-4852 x 8742



# Brokerage Distribution

## Tony King

Brokerage Manager

*A member of the Pinney team since 2013, Tony brings years of experience in sales and business development. In his role as Brokerage Manager, he helps producers build and strengthen their practices with automated lead-gen and marketing platforms that simplify the process of prospecting, selling, and processing insurance.*



800-823-4852 x 8707



## Justin Mack

Brokerage Manager

*Justin works with independent life insurance agents who want to focus on selling, not on back-end processing or paperwork. He has over eight years of experience in the insurance industry working in direct marketing & sales, starting with New York Life. In addition to finding clients term, WL, UL, and DI product solutions, he also has extensive experience selling Medicare supplement plans.*



800-823-4852 x 8753



We maintain the highest due diligence standards when recommending products and carriers. We've made it our goal to provide an objective, carrier-agnostic approach to the life insurance marketplace. To achieve that goal, we use a number of sources that widen the scope of our search for the best products and carriers:

- **LifeTrends:** carrier product due diligence, competitive intelligence, and product pricing support on more than 30 top carriers
- **InforcePro:** data from 29 carriers housed in a database containing 40 years of policy data; used to review and identify issues on inforce blocks of business
- **ALIRT:** financial performance trends and benchmarking that go beyond an institution's financial ratings

We represent hundreds of carriers, allowing us to offer thousands of products to meet your clients' needs. [Visit our website](#) to start the contracting process today.



Pinney Insurance has the expertise and experience to work on virtually any type of case. Some of the most common concepts and strategies we work on are:

- Life Insurance Reviews
- Trust Reviews
- Wealth Transfer
- Long-Term Care Planning
- Income Protection
- Premium Financing
- Estate Planning
- Business Planning
- IRA and Annuity Maximization

For more information, help with illustrations, or advanced case design, contact:

[brokeragesalesupport@pinneyinsurance.com](mailto:brokeragesalesupport@pinneyinsurance.com)

# Premier Service

Our staff is committed to providing our partners and clients with world-class service. We support you with the latest technology, including industry-leading platforms that help us obtain the most competitive carrier offers and process your business efficiently.

Through our Pinney Platform Solutions model, we also offer a broad range of service levels and support that can be customized to fit your needs. Whether it's carrier access, additional product categories, or access to simplified processes and insurance forms, we have the tools you need.

## Underwriting Expertise

Our on-staff doctor, senior underwriter, and pharmacy technician help ensure we're experts in medical and lifestyle underwriting. By proactively reviewing every case, we make sure any underwriting issues are found early, so changes can be made to get the best underwriting offers available.

Combine this with our Medical Director, Dr. Charlotte Lee, and her ability to review and package your most complicated medical cases, and you can see how we increase your clients' chances of a more favorable offer. With hundreds of years of combined experience, highly developed web-based solutions, and a vast knowledge of underwriting information, we can find the best solution available for each unique client.

## Underwriting Tools

We have full access to the underwriting manuals for Swiss Re, Gen Re, and Hannover Re. Many BGAs can't offer this level of support for impairment assessment; Pinney is one of a handful of BGAs who can not only view the manuals, but query the database, allowing us to provide more accurate quotes and determine whether the carrier has made a good offer based on our ability to review the case specifics.

## Have a challenging case?

Let us help you [gather the necessary information](#) so that we can review your client's impairment history and advise how to quote your specific case.

## Rachael Miller Brokerage Manager

*Rachael's role as Brokerage Manager includes actively collaborating with agents and agencies to increase their revenue with lead-generating tools and web-based sales and marketing*



*platforms. Rachael's background includes agent recruitment & development, account administration, and sales & business development for agents selling life, disability, and long-term care insurance.*

800-823-4852 x 8747



## Mike Woods Senior Agency Underwriter

*Mike and his team take a proactive approach to underwriting and review every case submitted to Pinney Insurance.*



*A highly experienced underwriting expert, he and his team are an excellent resource for evaluating impaired risk and complex cases. His extensive knowledge and contacts within the industry afford our partners the opportunity to place the most complicated cases.*

800-823-4852 x 8708



# Direct Marketing Solutions

## Katie Cumalat

VP, Direct Sales

*Katie utilizes her 10+ years of life insurance industry experience to build and develop sales teams that reach individual and collective performance potential. Her*



*background as a personal producing agent provides her with a unique insight and skill set, which she leverages to generate additional revenue by identifying new and creative cross-selling opportunities.*

800-823-4852 x 8720



Our direct-sales systems and processes allow you to deliver personalized service and become your clients' single source for insurance and financial planning.

## Application Fulfillment and Back-Office Support

Our drop-ticket application fulfillment integrates seamlessly with the EZLifeSales and Insureio platforms, using industry-standard technology such as E-Signature, E-Policy, and E-Delivery. Our partners and affiliates also benefit from:

- A consumer-facing call center staffed with agents as well as application specialists who will conduct telephone interviews and schedule exams on your behalf
- Comprehensive case management, detailed status reporting, and recorded correspondence between case managers, clients, carriers, and any vendors (APS, exams, etc.) in every case file

## EZLife and Insureio Referral Option

This robust life insurance referral tool allows for a hands-off sales process. The system:

- Is structured as a referral to your "insurance division"
- Provides real-time basic quotes to your client

Once a referral is submitted, our team of agents licensed in all 50 states qualify the client, make the sale, and complete the entire application process on your behalf.

We also provide links and quoters that allow your clients to generate their own real-time quotes and fill out an application request, which may be directed to you for disposition or to one of our licensed insurance specialists to complete on your behalf.

## Expanded Partnership Opportunities

Our partners and affiliates use these services to provide complementary products to their existing clientele without the added expense of staff or time needed to gain expertise in life insurance. Partnership examples include P&C brokers, health brokers, banks, credit unions, wirehouses, large associations, and other affinity groups. Our tools are designed to easily provide products and services to these groups through customizable quoters, membership portals, and more.

# The Innovator's Edge

We work hard to provide our partners with the tools and technology they need to standardize, systematize, and automate life insurance sales and marketing. Our latest innovation is a feature-rich upgrade to the EZLifeSales platform, now powered by Insureio, the most revolutionary and robust insurance sales system in the world.

## EZLIFESALES

Our comprehensive sales tool creates a streamlined health screening, quoting, and drop-ticket application process. It includes:

- Enhanced quoter with XRAE directly integrated into the quote path
- Integrated client fact-finder & financial needs calculator
- Pre-built marketing materials for concepts & planning solutions
- Customizable & embeddable website quoter
- Ability to create & store notes within a client profile
- Ability for a consumer to generate their own real-time quote & submit an application request form

Once an application ticket or referral is submitted, our team of specialists take over and complete the rest of the process on your behalf, allowing you to focus on selling rather than paperwork. For more information, visit [EZLifeSales.com](http://EZLifeSales.com).



Insureio is the most revolutionary and robust insurance sales system in the world. Designed with the modern insurance professional in mind, Insureio is more than a CRM (client relationship management) system — it's an evolutionary change in the way insurance is sold. It's a database, a quoting tool, an automated marketing tool, a report builder, and more, all in one cloud-based package. It includes:

- Built-in insurance quoting with field underwriting & suitability tools
- Task & event tracking
- SMTP e-mail integration & mass e-mail sending
- Nurture e-mail campaigns for leads & clients
- Incorporated text messaging
- Automated follow-ups based on lead status
- Detailed sales reports

See feature lists, subscription packages, training videos, and more at <http://insureio.com/pricing/> or contact us at [sales@insureio.com](mailto:sales@insureio.com).

## Carolyn Seamons

Customer Success Coordinator

*Carolyn manages our customer success program for EZLifeSales and Insureio. She helps new clients and partners set up their accounts, providing hands-on support and account customization to help ensure a seamless transition into the EZLife and Insureio environments.*



800-823-4852 x 8731



For more information about our services, please call 1-800-823-4852 or visit us on the web:

[www.PinneyInsurance.com](http://www.PinneyInsurance.com)

[www.Insureio.com](http://www.Insureio.com) | [www.EZLifeSales.com](http://www.EZLifeSales.com)



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Securities offered thru Transamerica Financial Advisors Inc.  
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