PINNEY INSURANCE

Providing all the tools for your success!℠

Agency Kit | 2019

pinneyinsurance.com | 800 823 4852 | 2266 Lava Ridge Ct. Roseville CA. 95661

Welcome to Pinney Insurance Center, Inc.

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

An author, speaker, consultant, and 42-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℠, Infinite Income℠, Risk Eliminator℠, and OPM Finance℠ 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 IT & Marketing, President of Insureio

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

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:

brokeragesalessupport@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.

Dave Cranfield

Brokerage Manager

Dave's specialty as a Brokerage Manager includes working in the advanced planning market. He brings out-of-the-box thinking into the realm of advanced planning to help his producers better serve their clients and find the perfect solution to meet those clients' needs. He has over two decades of industry experience, and has served in multiple roles with NAIFA, as well as on the state boards of Colorado and Alabama.

800-823-4852

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, Sales & Operations

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

The Pinney Marketing Team

Jenni Wiltz
Managing Editor

Jenni creates content ranging from blog posts to press releases, email campaigns, and more. She is also an award-winning author. Click here *to see her author page on Amazon.com.*

Matt Lockhart
Senior Digital Editor

Matt manages Pinney's video production and graphic design, as well as email design and distribution.

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 Insureio platform, 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

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 partnership with Insureio, the most revolutionary and robust insurance sales system in the world.

insureio

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 combines all the features of a traditional CRM, along with a life insurance quote path, drop-ticket processing through Pinney Insurance, email marketing functionality, built-in consumer-facing content, and agency management capabilities, all in one cloud-based package.

With improved design, updated compliance disclosures, and trackable e-Marketing links, the latest version of Insureio, launched in December of 2016, includes a fully functional insurance marketing website as an add-on, creating the first closed-loop insurance marketing system.

Insureio includes:

- Built-in insurance quoting with field underwriting & suitability tools
- Built-in drop-ticket application process
- Task & event tracking
- Ability to create & store notes within a client profile
- Customizable & embeddable website quoter
- Ability for a consumer to generate their own real-time quote & submit an application request form
- SMTP e-mail integration & mass e-mail sending
- Nurture e-mail campaigns for leads & clients
- Pre-built marketing materials for concepts & planning solutions
- Incorporated text messaging
- Automated follow-ups based on lead status
- Detailed sales reports

Once an application ticket or referral is submitted, our team of specialists takes over and completes the rest of the process on your behalf, allowing you to focus on selling rather than paperwork.

See feature lists, subscription packages, training videos, and more at http://insureio.com/pricing/ or contact us at sales@insureio.com.

Carolyn Seamons
Customer Success Coordinator

Carolyn manages our customer success program for 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 Insureio environment.

800-823-4852 x 8731

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

PinneyInsurance.com

Insureio.com

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INSURANCE

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