



Welcome to a BGA
with state-of-the-
art technology that
helps you better
serve your clients
& prospects



6-FIGURE BUSINESS

SERPs and Corporate-Owned Life Insurance
How Companies Fund Executive Compensation Obligations with Institutional-Level COLI

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Why Large COLI Cases Get Approved and Placed

Big corporate cases don't fall apart because of pricing.

They fall apart because of underwriting uncertainty, slow case movement, and lack of executive-level positioning.

Pinney's Advanced Markets process removes obstacles before a case ever reaches the carrier.

We evaluate, structure, and pre-underwrite each opportunity so it arrives clean, credible, and properly positioned—resulting in fewer declines, faster decisions, and more large cases placed.

Advanced Underwriting Engine

Less declined cases. More big cases placed.

Pinney's internal underwriting platform combines:

Underwriting GPT:

- ✓ AI-assisted medical and financial risk analysis
- ✓ Early red-flag identification
- ✓ Carrier-fit recommendations before submission

APS Analysis:

- ✓ In-house review of medical records
- ✓ Condition-specific underwriting strategies
- ✓ Proper positioning before the carrier ever sees the case

In-House Underwriter:

- ✓ Human review of complex or impaired risks
- ✓ Carrier negotiation and advocacy
- ✓ Strategic product and carrier selection



What This Means for Agents

With underwriting handled upfront and cases properly structured before submission, agents experience fewer surprises, faster decisions, and a higher percentage of large cases reaching issue. Instead of navigating medical records, carrier negotiations, and follow-ups, you can stay focused on executive conversations and relationship building while the Advanced Markets team works behind the scenes to improve placement rates and overall case size.

Institutional-Level COLI Quotes Available

Pinney's Advanced Markets team can provide institutional COLI illustrations from leading carriers designed for:

- SERP funding
- Executive retention
- Key-person strategies
- Balance-sheet optimization
- Cost-recovery programs

Quotes are available for:

- Defined benefit SERPs
- Multi-executive programs
- Private and family-owned businesses
- Professional firms and PE-backed companies

(Carrier options and program design available through Paulette and Charles.)

Below are typical executive-level premium structures agents can place:

Family-Owned Manufacturing Company

- Defined benefit SERP for CEO
- 15–20 year horizon
- Approx. \$500,000 annual COLI premium
- \$7.5M–\$10M total premium

Professional Services Firm

- Defined contribution SERP for managing partners
- Approx. \$300,000 annual COLI premium
- \$3M–\$6M total premium

Private Equity–Owned Operating Company

- Retention-focused SERP for CEO and CFO
- Approx. \$1.5M annual COLI premium
- \$15M–\$30M total premium

How the Process Works



Step 1 Executive Compensation Need

Define SERP, retention, or key-person objective and benefit structure.



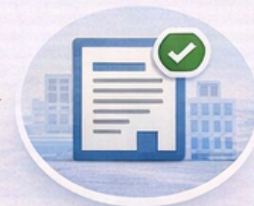
Step 2 Advanced Underwriting Review

Medical and financial risk analysis, APS review, and carrier strategy.



Step 3 Institutional COLI Quotes

Multi-carrier COLI illustrations aligned with executive program and funding horizon.

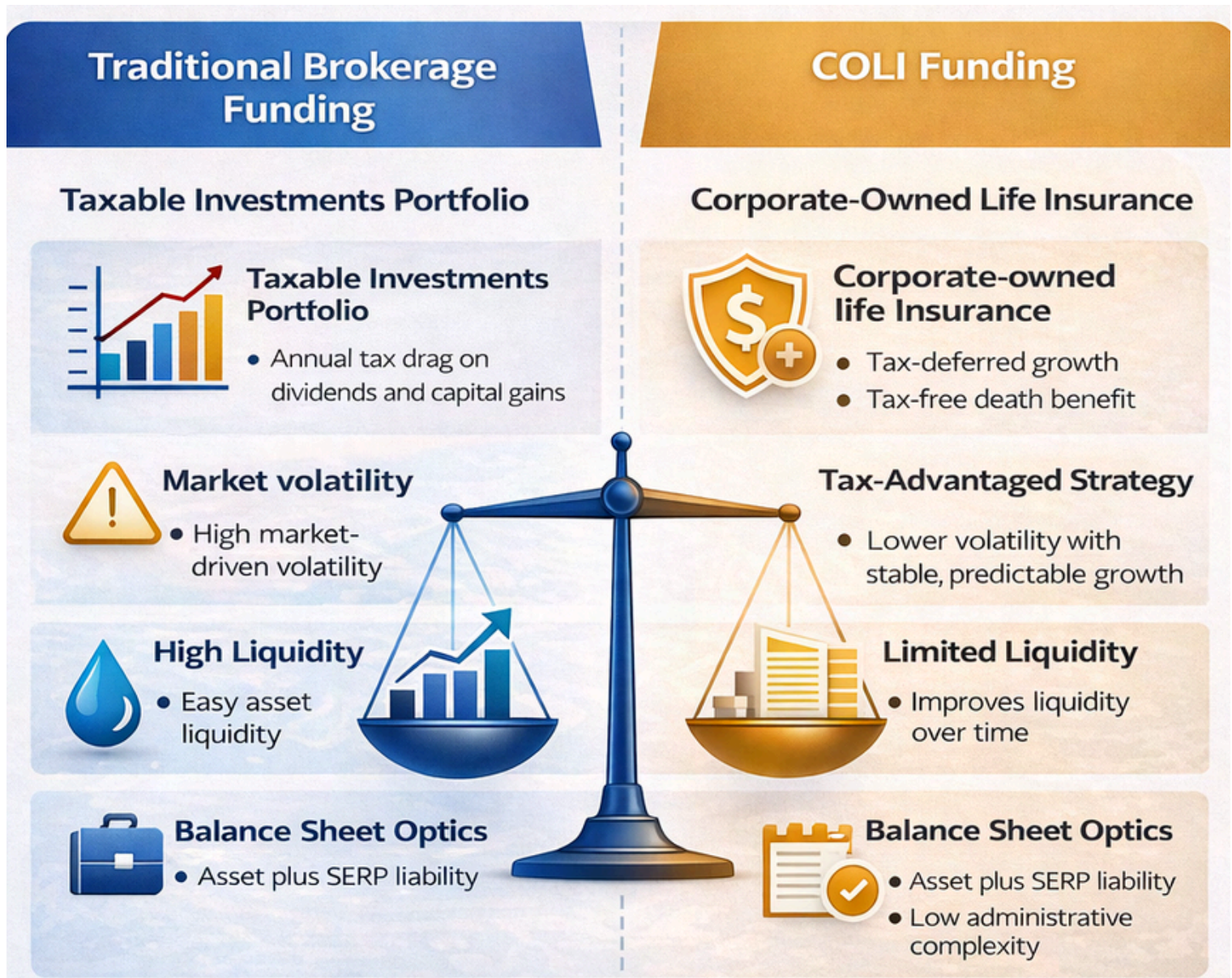


Step 4 Clean Carrier Submission

Properly positioned submission reduces surprises and speeds decisions.



Core Structural Comparison



MEET INSUREIO

Unleash the power of automation to streamline insurance marketing and lead management.

Insureio is more than a 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.

Insureio includes:

- Built-in insurance quoting with field underwriting & suitability tools
- Built-in drop-ticket application process
- Task & event tracking
- 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
- Pre-built nurture e-mail campaigns for leads & clients
- Incorporated text messaging
- Automated follow-ups based on lead status
- Detailed sales reports

What A-Team Does So You Don't Have To

Pinney's A-Team

Pinney Insurance's elite operations team that handles the full workload that typically slows life insurance production.



Every Step Handled



Administration



Application Processing



Follow-Up



Underwriting Coordination

Full-Service Support



Cases move faster

Streamlined processing keeps cases moving through the pipeline.



Consistent follow-up:

Regular touchpoints prevent stalled cases and missed opportunities.



Underwriting momentum

Applications stay on track with underwriting progress monitored.

The Result



Producers stay focused on selling and growth



Higher conversion



Stronger placement rates



Scalable production without adding headcount



WHAT WE OFFER

Good BGAs are easy to find, but you want more than just another quote shop with good commissions. You want diversified products and online sales tools to give your clients the best possible options. You want proven marketing techniques that show you how to target, track, and retain your best clients.

Partner with us to get the technology and expertise you need to become a 21st century producer.



SALES SUPPORT

Work with experienced professionals who have been and continue to be in the trenches. Advanced planning specialties include wealth transfer, estate planning, trust reviews, IRA/annuity max, and more.



UNDERWRITING EXPERTISE

With full support from an in-house underwriter and on-staff medical doctor, our team will help you present positive underwriting scenarios that give your clients the best chance of favorable offers.



CARRIERS & COMMISSIONS

We offer top commissions from the most competitive companies. Our online contracting system will get you appointed with all of our 60+ carriers, saving you time and effort.



APPLICATION FULFILLMENT

Our agents & application specialists conduct phone interviews & schedule exams on your behalf. You get comprehensive case management throughout the process until that policy is in place.



REFERRAL OPTIONS

This hands-off sales process lets you refer clients to our team of agents licensed in all 50 states who qualify the client, make the sale, and complete the application on your behalf.



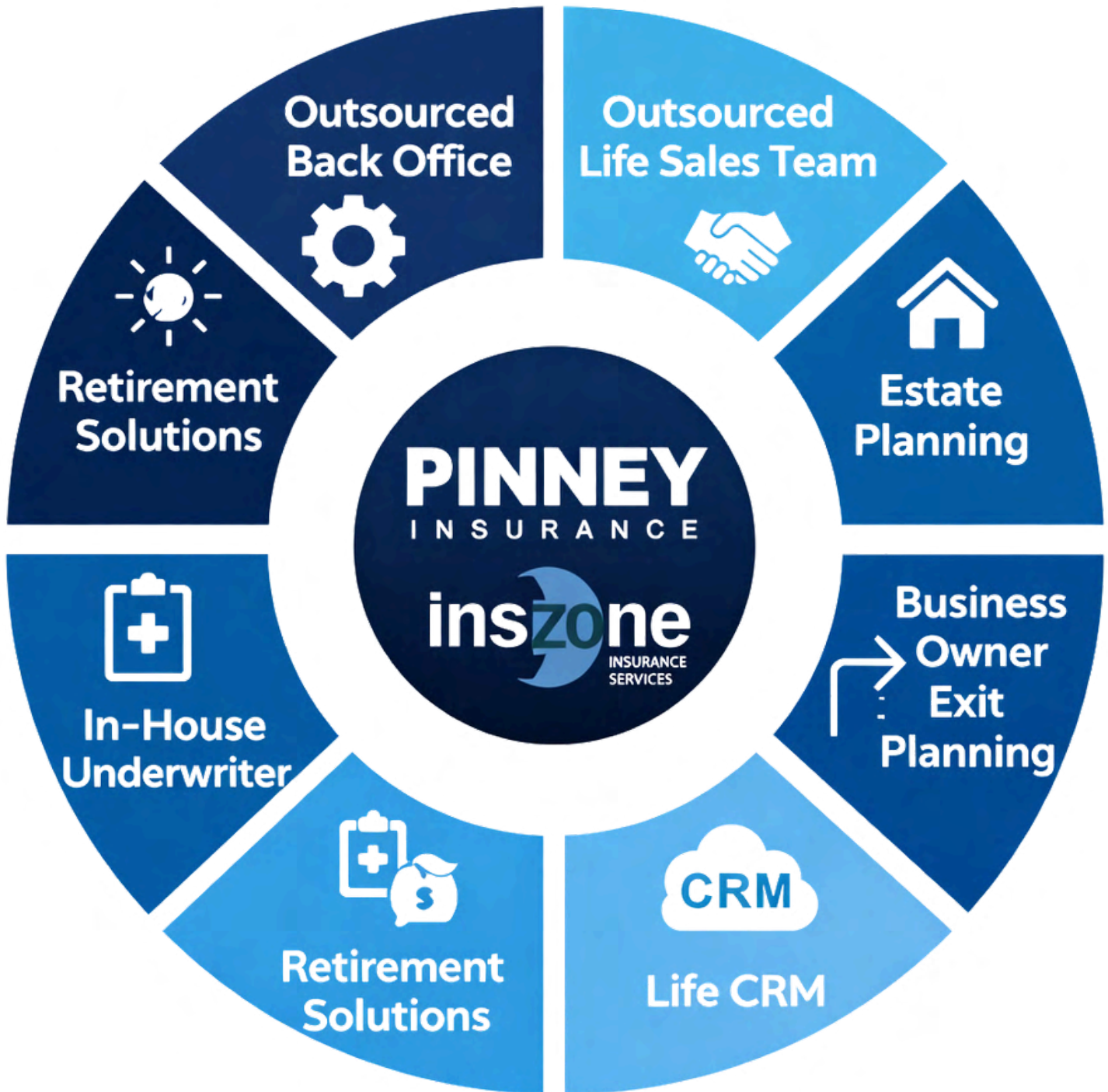
EMERGING TECHNOLOGY

Our products, systems, and technology give you the tools you need to do more in less time. Together with Insureio Technologies, we brought you the first CRM designed by and for life insurance agents.

relationships and service are the backbone of their practice." — Brian Trotter, Pinney Insurance Agency

Value Wheel

 Pinney Insurance: Winner of the 2017 iPipeline Industry Leadership Award



PINNEY

I N S U R A N C E

"Pinney has been an outstanding partner! Their support has been crucial to the success of our business. They have a rockstar staff that processes our backend so we can spend more time helping clients. Their CRM (Insureio) makes it easy to keep track of our business in real time. They've always been eager to help our business grow. Communication and responsiveness has been superb at all levels. We highly recommend Pinney!"

Jason Dana, JRC Insurance Group



Securities offered through
Transamerica Financial Advisors Inc.
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