

# LIFE INSURANCE PRACTICE



## We See Risk Through Your Lens

Risk Strategies Life Insurance practice is prepared for the 'what ifs' that life has to offer. Our entire team understands the value of protecting financial futures and is prepared to help you manage the basics of ensuring family members are provided for, establishing a wealth transfer plan, creating a business continuity pathway, implementing an executive benefit program, establishing a customized life, disability, and long term care insurance program or anything in between.

## Industry Insight

It's difficult to plan life, but Risk Strategies Life Insurance capabilities encompass all aspects of corporate and personal life, disability, and long term care. Our team of experts is dedicated to offering valuable solutions to ensure that each piece of your financial future is protected from known or unknown risks, including:

- Income protection, estate distribution, preservation and transfer plans, wealth accumulation and asset protection
- Business planning for unforeseeable events regarding the owner, entrepreneur, executive or investor
- Continued management of life insurance portfolios to adjust or adapt to changes in objectives, industry, market or health
- Customized employer sponsored leadership and executive benefit programs
- Retirement planning including tax preferred principal accumulation, earning streams and longevity risk elements

## Solutions And Capabilities

Our team designs life insurance solutions based on each client's unique circumstances – no two programs are the same. We work together to find solutions to your goals and maintain those objectives with our team. While each program is built differently, we offer solutions including:

- Insurance product considerations like broad market access, carrier neutrality, and resources to assess differences in contract elements, performance potential and risk factors among carrier product offerings
- Full complement of product availability including term insurance, universal or variable universal life, private placement or specialty and high limit programs
- Specialized insurance underwriting capabilities including medical and financial underwriting expertise utilizing direct carrier access
- Guaranteed issue programs for corporate sponsored life and disability insurance solutions

## Why Choose Risk Strategies?

When you're facing the most pressing business challenges, maximizing your success starts with the right partner. At Risk Strategies, we see risk through our clients' lens. We bring in-depth industry and product line expertise with 30 specialty practices. We can deliver the clarity and perspective you need to face the future with confidence. We are a team of professionals whose specialized backgrounds in insurance, legal, accounting, tax and life underwriting means we won't leave any stone unturned in order to provide sound and reliable coverage solutions.

- Our team is thorough in the discovery process which means we'll assist clients in defining objectives to educate and assist individuals, families and business leaders in establishing clear goals for the future
- We understand both insurance and non-insurance strategies in order to integrate financial, tax or legal approaches and solutions to help you achieve any goal
- We are carrier neutral and have direct access to all major carriers to help source the optimal product solutions for defined objectives
- Our team of in-house underwriters work directly with you on medical and financial situations to facilitate your most favorable policy acquisition options are obtained
- We provide ongoing post sale policy management in order to modify insurance portfolios to changing objectives or market updates, to maintain optimum policy performance and provide necessary administrative support

## Want to Learn More?

### VISIT OUR KNOWLEDGE CENTER

<https://www.risk-strategies.com/knowledge-center>

### ABOUT RISK STRATEGIES

Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, employee benefits, and private client services risks. With more than 30 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities, and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Toronto, Montreal, Grand Cayman, Miami, Atlanta, Dallas, Nashville, Washington DC, Los Angeles, and San Francisco. [riskstrategies.com](http://riskstrategies.com)

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