



Why Acumen is Different

ALL LIFE INSURANCE FIRMS ARE NOT CREATED EQUAL

Acumen is unique because we don't just dabble in life insurance – it's our specialty.

From superior client service to complete carrier and product independence to pro active underwriting, Acumen surpasses clients' and advisors' expectations when it comes to design, placement, and servicing of life insurance.

MINIMUM STANDARD



Policy underwriting



Policy design



Point of service

WHAT WE DO

- ✓ Low volume, high touch
- ✓ Complete carrier independence (*see below*)
- ✓ Direct carrier negotiations
- ✓ Institutional policy designs
- ✓ Collaboration with other advisors
- ✓ Strategic and pro-active underwriting
- ✓ Ongoing policy servicing and monitoring
- ✓ Graduate degrees and advanced backgrounds
- ✓ Second generation planning firm
- ✓ Provider of continuing education (*CPAs, Attorneys*)
- ✓ Policy underwriting
- ✓ Policy Design
- ✓ Point of service

SAMPLE LIST OF CARRIERS

AIG Life Insurance Co.
Allianz
American National
American General Life Insurance Co.
Assurity Life Insurance Co.
Aviva Life Insurance Co.
AXA/Equitable Life Insurance Co.
Banner Life/William Penn
Brighthouse Financial (MetLife)
Columbus Life Insurance Co.
Genworth Financial
Global Atlantic – Accordia Life
John Hancock Financial Group
Lincoln Benefit Life Insurance Co.
Lincoln Financial Group
Massachusetts Mutual
Midland Life Insurance Co.
Nationwide Life Insurance Co.
New York Life Insurance and Annuity Co.
North American Co. for Life & Health
One America – State Life
Ohio National Life Assurance Co.
Pacific Life Insurance and Annuity Co.
Penn Mutual Life Insurance Co.
Principal Financial Group
Protective Life Insurance Co.
Prudential Insurance Co. of America
ReliaStar Life Insurance Co.
Securian Financial – Minnesota Life
Symetra Life Insurance Co.
Transamerica Life Ins. & Annuity Co.
United of Omaha Life Insurance Co.
U.S. Life Insurance Co.
Voya Financial
Zurich Kemper Life Insurance Co.

NOT ALL FIRMS ARE CREATED EQUAL

All life insurance firms are not created equal. With access to an unparalleled number of top-rated life insurance companies and relationships with key underwriters and decision makers, Acumen Insurance Solutions will provide you with best-of-breed term and permanent life insurance coverage to meet your family protection, tax mitigation, estate planning, business succession, key person, executive retention, and retirement planning needs.