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INSURANCE SOLUTIONS

Collaborating with Acumen

WHO WE ARE

Acumen Insurance Solutions specializes in the strategic use of life insurance for estate planning, business succession planning, and owner/executive benefit planning for both U.S.–based and foreign national clients.

We review existing policies and custom design new policies to meet client's specific needs, ensuring that any proposed coverage changes fit within the framework of the client's overall plan. We strive to exceed expectations but not only offering sound advice, but also providing top-notch customer service.

WHY COLLABORATION WORKS

As specialists in our respective fields, we work hard at providing our clients with the best possible service. However, our client's needs often extend beyond the realm of the services we can offer them on our own.

An accountant gives tax advice, an attorney gives legal advice, a financial planner gives investment advice, and an insurance professional designs insurance products. Rarely, is one professional able to offer a high quality one-stop shop for clients.

This reality places us all in the position of having to defer to the expertise of our colleagues who are equipped to serve our clients in the ways we cannot. By teaming up with like-minded firms, we make our clients happier and, consequently, watch our practices grow.

Acumen Insurance Solutions continues to expand as a result of forming referral relationships with key players in other fields and we would enjoy having the opportunity to grow with you as well.

SERVICES

Business Succession Planning

Development and funding of shareholder buy-sell agreements and owner/key employee retirement benefit plans.

Estate Planning

Strategic design, implementation, and funding of wealth transfer plans that protect assets for heirs, reduce taxation, and often involve a charitable legacy.

Policy Analysis & Review (PAR)

Evaluation of existing life insurance contracts to determine competitiveness, value, and applicability of coverage to the overall plan.

Life Insurance Services

Policy design, carrier selection, underwriting, funding, positioning, and implementation.

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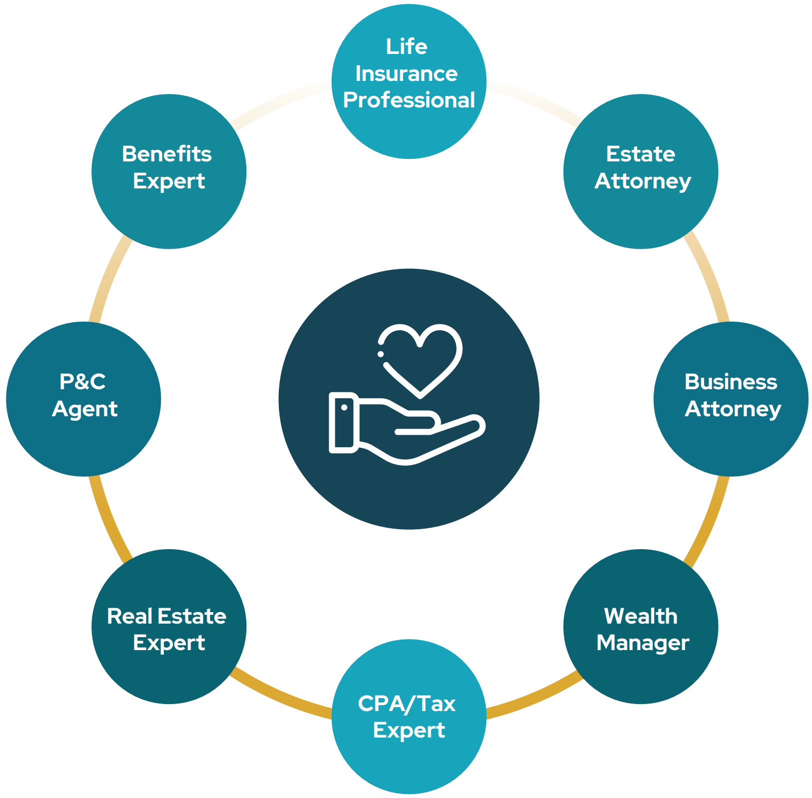
THE CLIENTS WE'RE BEST ABLE TO HELP

- Business owners who want to realize the full value of their efforts and contributions to the company, ensure smooth corporate succession, and maintain family harmony.
- Businesses with key employees who are so vital to the success of the enterprise that they should be specially incentivized and compensated.
- Successful families that want to protect and enhance what they are leaving to their heirs and favorite charities after they have passed away.
- Anyone with existing life insurance coverage that has not been reviewed within the last three years.

Geography

Our main office is located in San Diego, CA. We have offices in Orange County, CA, Scottsdale, AZ, Tucson, AZ, Greensboro, NC and clients across the United States. When face-to-face meetings are not necessary, we maintain a close connection with our out-of-state clients via e-mail, web meetings, and video-conferencing, which have proven to be very effective.



HOW WE CAN BE INTRODUCED

Since you are a trusted advisor to your clients, you know best how an introduction should take place. Sometimes, a simple introductory phone call or e-mail with your limited involvement will suffice. In other instances, a face-to-face meeting with you in attendance is more appropriate in order to ensure that the client is comfortable. Our top priority is to serve your client's needs in a manner that puts you both at ease.

Typically, our consultative process begins with a brief conversation about the client's current situation, concerns, and needs. By the close of the meeting, we try to determine which strategies are applicable given your client's circumstances. Once that is determined, we gather more information from the client. If insurance products are involved in the plan design, there is an underwriting process, during which time we keep you and your client abreast of our progress and results.

In our effort to best serve your clients, we remain open to any suggestions you have for improvements we can make. Now that you know what we can do for your clients, we are excited to hear about what you can do for ours. We greatly appreciate your consideration and support.

FIRM PRINCIPALS

Scott B. Hinkle	**John D. Levin**
David A. Jacobs	**Michael J. Marion**

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