

## The MADISON BROKERAGE Experience

*“Single Source Capability™” includes the products and services you would expect from a General Agent, including all “in house”, direct relationships and no “outsourcing”. At Madison Brokerage, you ALSO have a designated team of quality driven experts, from case managers to Principals who focus on the urgency of business, timely execution and 24/7 accessibility. Your business and satisfaction is the single, most important priority.*

**Some other things that set us apart:**

### Cohesive Executive Team Reachable to Assist and Available:

- Combined 75 years of brokerage experience
- A successful track record of identifying opportunities and aggressively executing in case design, product positioning and risk negotiation

### Industry Leading Technology Platform:

- Electronic appointment processing based on a one-time submission of contracting information
- Electronic submission, TeleApp, e-signature and policy overnight delivery
- Robust website that continues to evolve with industry changes

### Competitive Compensation:

- Annualization – up to 100% for qualifying advisors
- Aggressive compensation flexibility for large cases
- Carrier incentives including bonuses and trips for qualifying advisors

### Product Optimization:

- Utilize suite of products with over 40 carriers to stay a step ahead
- Product customization utilizing:
  - High early cash value
  - Laddering (UL and term)
  - Single life and survivorship with liquidity features
  - LTC linked benefits – traditional life or single pay w/ access (CD alternative)
  - Skip designs
  - Spreadsheet ability
  - Survivorship with 1st to die rider

### Underwriting Expertise:

- Effective risk negotiators
- In-house underwriter that accurately assesses medical histories and case placement for specific impairments
- Carrier health crediting and retention programs to obtain best underwriting offer
  - Accelerated underwriting – applicable for recent term purchase scenarios (e.g., 5 yrs. or less)
  - Foreign national programs
  - Multi-life and GI/SI programs (COLI, term, UL) – group carve out and voluntary participation
  - Accidental death – traditional life insurance alternative



### **Madison Brokerage Corp.**

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**Advanced Planning Expertise and Resources:**

- Former director of AIG's advanced markets team
- Tax attorney that creates comprehensive solutions to your client's advanced planning needs
- Advanced planning resources include:
  - Advanced concept illustrations
  - Estate and financial planning calculations
  - Specimen documents for various business and estate planning strategies
  - Monthly concept newsletters

**Life Settlements:**

- Settlement experts available to discuss opportunities to monetize life insurance contracts
- No middlemen - direct to market resulting in higher net offers to clients
- Settlements structures as cash transactions, retained death benefit offers or some combination

**Review and Analysis:**

- Insurance policy reviews of in-force permanent, expiring level term and in-force LTC with increasing premiums
- Review of rated cases for improved underwriting offers
- Review of client's planning documents (e.g., wills, trusts, buy-sell arrangements)

**Seminars:**

- Client facing seminars on advanced planning topics lead by our tax planning attorney
- Producer meetings to promote sales

**Product Portfolio:**

- Life Insurance
  - Term (ROP)
  - Whole Life
  - Guaranteed Universal Life
  - Survivorship
  - Index
  - Variable UL/SUL
  - COLI/BOLI
  - Multi-Life GI/SI
- Long-Term Care
  - Traditional
  - Life Insurance Linked (Hybrid)
- Annuities
  - Income Annuities
  - Medically Rated Income Annuities
  - Deferred Annuities
  - Indexed Annuities
  - No Load Qualified SPIA
- Disability
  - Individual
  - High Risk
  - Excess Risk (Jumbo thru Lloyd's)