

Application for Insurance Listing / Advertising on The White Coat Investor Website

Personal and Firm Information

Name:

Jennifer Loyall

Name of Firm:

Loyall Group

Website:

www.loyallgroup.com

Which services do you provide?

1. Term life insurance (all the policies we have written, except one, are term)
2. Income Protection - Disability insurance
3. Business Protection
 - Disability Business Overhead Expense
 - Disability Business Reducing Term (for practice loans)

Years of financial experience:

20 years of financial experience

Years of experience selling life and/or disability insurance:

20 years of experience selling life and/or disability insurance

Years your firm been in business:

14 years under the name of Loyall

Which of the following designations do you hold?

1. ChFC – Working on
2. CLU – Working on
3. PFS
4. BS – I went to SMU business school

Have you had any events in the past that are reportable to regulatory agencies?

No

Have any of your former clients sued you?

No

Are you currently involved in a lawsuit by a client or former client?

No

Insurance Philosophy

Are you an independent agent? i.e. Are you able to sell life or disability insurance from any company to any client?

Yes, I am an independent agent. I represent 6 disability carriers, and 20 term life carriers.

Do you have access to Compulife software (or similar)? Do you routinely use it to ensure your client is getting the lowest cost term insurance available from a reasonably financially strong company?

We use both Compulife, and VitalQuote, to illustrate term life insurance for our clients.

What is your association (if any) with Guardian?

I do not have a FR contract with Guardian. I do have a FTA agreement with Guardian.

What is your association (if any) with Northwestern Mutual Life?

None, and do not ever want to have one.

What life insurance companies do you typically use for term life policies for clients? Please list any company that comprises 5% or more of the term life policies you have sold in the past year with the approximate percentage of times you recommend a policy from that company.

We write our term life applications through Ash Brokerage. We only associate ourselves with carriers that have respectable comdex scores. Quotes are illustrated based on the applicant's medical history. Before a term life policy is placed in-force, we consider (1) the applicant's medical history, (2) a carrier's financials, and (3) the offer approved by underwriting. In the event of a sub-standard offer, we will shop carriers to find the best deal for the client. We work with twenty different term life carriers. Below are a list of carriers we primary work with, and quote, in no particular order. Based on the demographic we work with, Banner tends to provide the best offer/value for our clients.

1. Banner
2. American General
3. Transamerica
4. Protective Choice
5. United Omaha
6. Principal
7. John Hancock
8. Lincoln
9. Pruco
10. PruLife

What disability insurance companies do you typically use for disability policies for clients? Please list any company that comprises 5% or more of the disability policies you have sold in the past year with the approximate percentage of times you recommend a policy from that company.

We only associate ourselves with the top disability carriers that (1) have sound financials, (2) reputable claims history, and (3) have true own occ language. Disability quotes are then illustrated based on the applicant's medical history and/or need. Before a disability policy is placed inforce, we consider (1) the applicant's medical history, (2) a carrier's financials, and (3) the offer approved by underwriting. In the event of a sub-standard offer, we will shop carriers to find the best offer. We work with six different disability carriers. Below are a list of carriers we primary work with and quote, in no particular order. Based on the demographic we work with, Guardian tends to provide the best offer/value for our clients.

1. Guardian
2. Mass Mutual
3. Standard
4. Principal
5. Ohio National
6. Ameritas

Do you believe that most doctors should own a cash value life insurance policy?

No

To what percentage of your clients have you sold a cash value life insurance policy?

In my entire career of 20 years, I have only written one cash value life policy. It was for a dental specialist client who had a child with special needs who required consistent medical care. I worked closely with an attorney to place this policy inside of a trust to help pay for child's medical expenses.

Please describe your use of permanent life insurance - types of policies recommended and reasoning:

I have no correct use for permanent life insurance as my clients are still at ages, and net worth, that do not have estate tax issues. A need for permanent life insurance is something that is used for estate tax issues.

To approximately what percentage of your clients under 60 do you recommend an annuity? What type?

Zero percent. I do not do investments for clients.

To approximately what percentage of your clients over 60 do you recommend an annuity? What type?

Zero percent. I do not do investments for clients.

Approximately what percentage of your firm's revenue comes from the following sources in any given year?

1. Term life commissions: **20%**
2. Disability commissions: **80%**
3. Permanent life commissions: **0%**
4. Annuities: **0%**
5. Other insurance commissions: **0%**
6. Other fees: **0%**

Physician Specific Issues

How many physicians and/or dentists have you sold a disability insurance policy to in the last year?

Average disability policies sold per year is about 100.

Do you have access to disability insurance discounts for most of the large physician employers across the country?

We have a strong working relationship with the top disability carriers who keep us up-to-date on any changes, or new discount programs across the country. When physicians apply for disability coverage, if there is a legitimate/approved discount program, we pass this on to the physician as it is the right thing to do.

Are you familiar with the various medical association group life and disability policies?

Over the past 20 years, I have read many renditions of medical/dental group association policies for both disability and life insurance. One must stay current with these group policies as sometimes changes are made. Also, it is important that physicians understand the critical differences between group and individual policies.

What do you feel is your biggest value-add for a doctor?

The ability to take physicians and dentists from chaos to clarity on all matters related to insurance. We free them from insurance so they can focus on themselves and their families. Our core values drive our recommendations, and while remaining transparent, to guide our clients to the best coverage we know to be right and true.

Anything else that you would like me to take into consideration with regards to your application?

Between your book and your blog posts, I am in agreement with you on almost all subjects. I am constantly telling residents I work with about your great content as a resource for them to refer back to after they graduate. I have also given a number of copies of your book to clients, residents, and friends. We are actually in the process of buying a case of your books right now.

You were the first financial book I ever read that mentioned the importance of tithing. I too have been tithing for over 20 years and I have a lot of respect for those individuals that do.

You have put in a significant amount of time into creating a great name for yourself and become a respected resource. I'd be honored to be accepted by your firm to advertise on your website.

Respectfully, Jennifer Loyall.