

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

Personal and Firm Information

Your Name: **Jamie Fleischner**

Name of Firm: **Set for Life Insurance**

Insert link to your website: www.setforlifeinsurance.com

Which services do you provide:

Term life insurance

Permanent life insurance

Disability insurance

Long Term Care Insurance

Years of financial experience: **23**

Years of experience selling life and/or disability insurance: **23**

Years your firm been in business: **21**

Which of the following designations do you hold (Check all that apply):

LUTCF

ChFC

CLU

Bachelor's Degree from Washington University in St. Louis in Business and Psychology

Have you had any events in the past that are reportable to regulatory agencies? If so, please attach explanation. **NO**

Have any of your former clients sued you? What was the outcome? Please attach explanation. **NEVER**

Are you currently involved in a lawsuit by a client or former client? Please attach explanation. **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. We have been independent since we opened our doors in 1995. We firmly believe it is in the client's best interest to receive objective advice from someone who has access and provides availability to all of the available options and policies.**

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? **YES**

What is your association (if any) with Guardian? **I am an independent producer and am not employed by Guardian (or any company). I am an inner circle producer with Guardian which means I'm one of the top ranked producers in terms of volume and quality placed.**

What is your association (if any) with Northwestern Mutual Life? **None. I worked for Northwestern as a college agent from 1993 to 1995.**

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. **I work with most available companies. Typically term life decisions are premium driven. The top companies I write business with for term insurance is Ohio National, Banner, Cincinnati Life, Principal Life and Transamerica.**

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.

I don't specifically recommend one over the other as it varies from client to client. I have written business with the following companies over the last year:

Principal

Guardian

Standard

Ameritas (formerly Union Central)

MassMutual

Ohio National

Lloyds of London

MetLife (no longer writing individual disability business)

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

I generally recommend term life insurance. In extenuating circumstances, cash value life insurance is recommended.

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

Less than 3%

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

I have had clients who have had an adverse change in health and have a permanent need for life insurance such as a special needs child. In that circumstance, we have converted the life insurance to a permanent policy.

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

0%

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

0%

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

Term life commissions: **15%**

Disability commissions: **80%**

Permanent life commissions: **0%**

Annuities: **0%**

Other insurance commissions: **5% (long term care insurance)**

Other fees: **0%**

Physician Specific Issues

How many physicians and/or dentists have you sold a disability insurance policy to in the last year?
Over 500

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

Absolutely. We have discounts at most hospitals around the country in all 50 states.

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

Yes.

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

Discounts, expertise and experience. Our clients always remark on our down to earth manner and ability to simplify the process. The majority of our clients come from referrals as people are extremely pleased with the experience working with us as well as obtaining exclusive discounts.

We stay very connected to the industry. We are among the only active brokers in the International Disability Insurance Society. This brings tremendous value to our clients as we have unique access and connections to companies and members in the disability insurance community at large. This also allows us to stay on top of industry trends.

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

(Attach additional documentation as desired)

We SET ourselves apart not just with the initial purchase, but throughout the careers of our clients. We stay connected with our clients and help them as their life changes and provide continued service. Through our years of experience, we have a comprehensive system to stay connected to our clients and provide continued service and advice. Most agencies focus only on the initial sale and have no follow up with their clients over the years. This may cause important deadlines to be overlooked and increase options to expire which can have an adverse impact.