

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

Personal and Firm Information

Your Name: Michael Douglas & Allison Batt

Name of Firm: The BattDouglas Financial Group (Financial Planning Exclusively for Physicians)

Insert link to your website: www.BattDouglas.com

Which services do you provide:

Term life insurance: yes

Permanent life insurance: yes

Disability insurance: yes

Annuities: yes

Other services ([please list](#))

Fee-Based Financial Planning

- *Define* your goals, *build* your roadmap & *execute* a clear path toward success.

Student Loan Repayment Strategy Consultations

- Complimentary for residents & fellows
- Public Service Loan Forgiveness, REPAYE, PAYE, IBR, NIH loan repayment
- Refinancing and consolidation

Disability Insurance

- Specialty specific & tailored for each individual.
- Independent Agency. We use multiple disability companies to compare costs & benefits.

Life Insurance

- We offer term and permanent policies
- Independent Agency. We use multiple insurance companies to compare costs & benefits.

Retirement & College Planning

- Rollover IRAs, Roth IRAs, 529 plans, joint & individual accounts
- Mutual funds, ETFs, annuities, tax efficient strategies

Wealth Management

- Maximize tax shelters, optimize debt reduction , focus savings & strategically allocate risk.

Planning for Self Employed Physicians

- **Insurance:** Keyman, Buy/Sell, disability, business overhead
- **Retirement:** 401k, SEP IRA, Profit Sharing Plans

Multi-State Licensed

- We work with physicians, in multiple states, across the country*
- We use secure web software to connect with our clients. We can visually review documents and communicate in real time from the comfort of your home, office or on the go.

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge and BattDouglas Financial Group are not affiliated. BattDouglas Financial Group 36765 Detroit Rd. Avon, Ohio 44011 440.934.3064 *Current state security licenses: AZ, CA, FL, GA, IL, IN, MD, ME, MI, MO, MS, ND, NJ, NV, NY, OH, OR, PA, TX . The BattDouglas Financial Group does not offer tax advice. 165474

Years of financial experience:

Michael Douglas: 9 years

Allison Batt: 18 years

Years of experience selling life and/or disability insurance:

Michael Douglas: 7 years

Allison Batt: 18 years

Years your firm been in business:

The BattDouglas Financial Group was founded in 2011.

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

Michael Douglas is a Certified Financial Planner™, Charter Life Underwriter® and Chartered Financial Consultant®. (CFP®, CLU®, ChFC®).

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.

NO

Are you currently involved in a lawsuit by a client or former client? Please attach explanation.

NO

Check out the background of firms and investment professionals on FINRA's BrokerCheck: <http://brokercheck.finra.org/>

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 are an independent insurance agency specializing in the financial needs of physicians. We can work with any non-captive disability insurance carrier. Disability insurance companies we commonly compare with our clients are: Ameritas, Fidelity, Guardian, Lloyd's of London, MassMutual, Mutual of Omaha, Ohio National, Principal and The Standard.

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 iPipeline & Winflex to compare policy pricing and company strength from top rated insurance companies.

What is your association (if any) with Guardian?

We are licensed agents with Guardian.

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

We have no association with NWM.

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 run term quotes from multiple top-rated carriers for every client. We pre-screen client health so we can pre-screen tentative offers from each carrier. We present the top priced term policies for each client to review.

Term Life Breakdown: 2017

AIG: 5%

Banner: 50%

Cincinnati Life: 5%

John Hancock: 5%

Lincoln: 10%

Prudential: 20%

Transamerica: 5%

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.

Disability Insurance Breakdown: 2017

Ameritas: 20%

Guardian: 5%

MassMutual: 5%

Mutual of Omaha: 5%

Principal: 45%

Standard: 20%

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

Most doctors do not need cash value life insurance.

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

3% of our clients own cash value life insurance policies.

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

Cash value life insurance needs to be appropriately placed. Like all financial products, it needs to match a client's risk tolerance, goals, values and cash flows. For example, permanent life insurance may be appropriate in families with special needs children, significant cash flow and a conservative nature or a business agreement where market risk is not appropriate.

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

2% of our clients under the age of 60 own variable annuities.

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

10% of our clients over the age of 60 own guaranteed income annuities.

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

Term life commissions: 20%

Disability commissions: 45%

Permanent life commissions: 5%

Annuities: 2%

Other insurance commissions: 0%

Other fees: Financial Planning & Wealth Management: 28%

Physician Specific Issues

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

We have helped 150 physicians purchase disability insurance policies. We do not "sell" policies. Our clients choose to do business with us.

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

Yes

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?

We are a boutique firm dedicated to providing exceptional service to our clients. Our clients call our cell phones. We are always there when they need us. We serve physicians, their practices and their families. Over the past two decades, we have honed our financial skills to serve the comprehensive needs of our clients from residency to retirement. The needs of our clients vary from understanding overwhelming student loans and confusing government programs to estate planning and income needs in retirement. Our sole focus is meeting our clients' financial planning needs.

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

(Attach additional documentation as desired)

The BattDouglas Financial Group is dedicated to the financial education of Physicians. We strive to empower physicians with the knowledge to understand, analyze and execute appropriate solutions. Since 2011, The BattDouglas Financial Group has provided hundreds of on-site financial seminars, educating thousands of physicians at the Cleveland Clinic, University Hospitals, Metro Hospitals and other surrounding hospital systems. We integrate this same educational approach in our financial planning process. Our clients understand their options and are comfortable with decisions that fit their goals, risk tolerance and values.