



LA360 – LIFE ASSURANCE 360™

Life Assurance 360™ is a goals-based process for designing, implementing, and managing life insurance. The process educates individuals about the decision points of life insurance throughout the case design process, provides private underwriting services, and creates a plan for ongoing management.



PURE – PRIVATE UNDERWRITING RISK EVALUATION

Our Private Underwriting Risk Evaluation process allows us to gather and evaluate underwriting evidence while protecting the identity and insurability of your most important clients. By having more risk assessment tools at our disposal up front, your Valmark Underwriters are better able to anticipate underwriting roadblocks and proactively negotiate solutions.



PMC – POLICY MANAGEMENT COMPANY

The Policy Management Company provides Valmark Member Offices and their allied professionals with policy monitoring and management services for their clients' in-force life insurance policies. We accomplish this through an effective combination of technology, our dedicated team of experts, and Valmark's 50+ years of experience providing sophisticated life insurance tools and solutions for insurance professionals.



LSA – LIFE SETTLEMENTS ADVOCACY™

The Life Settlement Advocacy Process™ is designed to guide you through a life settlement transaction and to ultimately provide the highest level of value for a client's policy. The process includes 3 steps: First, a Life Settlement Evaluation™ to estimate preliminary offer ranges and establish initial expectations prior to formal application. Second, a Policy Appraisal Report™ (PAR) that will estimate pricing based on obtained 3rd party Life Expectancy Reports. Last, a Post Auction Review™ that will cover the results of the auction process, review taxes and expenses and provide the client with an educated decision on whether to keep or sell their policy.



CONCIERGE SERVICES

Valmark's Concierge Services simplifies the life insurance process for advisors and their clients by contacting the client directly to complete the application paperwork and coordinate the necessary underwriting requirements. Concierge Services leverages Valmark's expertise to reduce the amount of information the agent needs to gather at the point of sale, removing the administrative complexity for Member Firms.



CARES – COMPREHENSIVE ANNUITY REVIEW & EVALUATION SERVICE™

The CARES Process™ is designed to educate annuity contract holders on the features of their current product compared to what is available in the marketplace today and to evaluate whether or not the annuity they own continues to meet their needs.