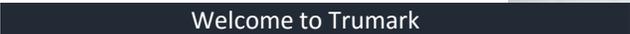


Welcome to Trumark



Welcome to Trumark



Our Mission

Thank you for your interest in Trumark Wholesale Insurance Services. We at Trumark base our success on the excellent value added service we provide. We look forward to working with you and hope that we have the opportunity to enhance your practice.

To help advisors and their high net-worth clients accumulate, protect, and efficiently transfer wealth through:

Strategy | Solutions | Advocacy | Partners

The Trumark Difference

With a dedication to service and relationships, it's our people who make us unique. Discover how the Trumark culture will enhance your practice.

Partnering with Trumark

Covering all of your insurance needs in one place, Trumark enables you to focus on your true strength – the relationship with your clients.





Trumark provides Financial Advisors, Accountants, Attorneys, Insurance Brokers, and Trust Officers expertise in risk management paralleling the professionalism which these valued advisors provide for their clients in the development and execution of comprehensive financial strategies. Our objective is to become an extension of the professional's practice so they can provide clients with a complete wealth management solution while remaining focused on their core professional competencies.

Our Expertise

Trumark provides expertise in disciplines such as:

- Estate and Trust Planning
- Policy Review and Performance Analysis
- Portfolio Diversification—Insurance as an Asset Class
- Private and Commercial Premium Financing
- Split Dollar Plans
- Executive Benefit Planning
- Charitable Planning
- Long Term Care Insurance Planning

Knowing that every client's goals and objectives are different, Trumark offers a differentiated experience that is strategy and product neutral and is focused on aggressive client advocacy in order to achieve a "best in market" insurance solution. Our management team has an extensive background in the insurance industry as well as experience in the tax and legal department of a "Big4" accounting firm and a in a major law firm.

Advanced Underwriting & Case Management

Trumark has an unmatched team of advanced underwriters with decades of experience acting as client advocates and providing expertise in the art of presenting an underwriting file in the most favorable light in order to obtain the "best of class" life insurance portfolio. By "pre-underwriting" the case of a valued client, Trumark can with an extremely high degree of accuracy provide guidance as to "what the market will say" if and when a client chooses to apply for coverage. By aligning our Insurance Medical Specialists on the "client's side of the table", we are able to make the strongest case for the best market pricing possible, and all this work is done before the market even knows the name of the client seeking coverage. These processes make the delivery of insurance solutions much more effective and "painless" for the client.



Welcome to Trumark



Our Products & Carriers

Trumark offers an array of products and carriers to ensure your client is placed with the most appropriate product that suites their needs.

Products

Term Life Insurance
Whole Life Insurance
Universal Life Insurance
Long Term Care
Linked Benefit Products – Chronic Illness & LTC
Annuities
Disability

Carriers

American General
Aviva
AXA Equitable
Cincinnati life
Genworth Financial
John Hancock

Legal & General (Banner)
Lincoln Financial
MetLife
New York Life
Nationwide
One America
Pacific Life
Principal
Protective Life
Prudential Financial
SBLI
Symetra
Transamerica
United of Omaha
Voya





Welcome to Trumark

Get Connected

Please take a few minutes and visit our website. Here is where you'll have access to Trumark's visually appealing and content rich resources that we have made available online to assist our agents.

Get started now and begin exploring the innovative resources Trumark has made available.

Just go to www.trumarkfinancial.com, or email Lance Taylor the information below to ltaylor@trumarkfinancial.com to have an account created for you.

First Name:

Last Name:

Username:

Password:





Our goal is to build long-term Relationships with our producers and become a critical back-office and advanced marketing extension of their business.

Below are frequently asked questions on how to begin writing business with Trumark.

Frequently Asked Questions

How do I run a quote?

Term quotes can be run on our website. All you need to do is register for access. Other quotes such as permanent life insurance, long term care, and disability, must be requested. Please contact our sales desk at 800-648-5278 for assistance.

Does the agent need to be licensed in the state of solicitation?

Yes, the agent must be licensed in the state where the application is signed. In addition, if you sell an LTC policy outside of California, you must complete that state's CE in order to complete the sale. Agent's that are only licensed in California are only licensed to sell LTC in California. For annuities, the state's CE and the company's training must be completed. For specific questions, please contact our licensing department at 925-648-5210, or lkoski@trumarkfinancial.com

Do I need to send in original copies when submitting forms to the carrier applied with?

The only original form the life insurance carrier requires is the signed 1035 Exchange Form. Annuity business requires the original application to be submitted. And some LTC business requires the original application. Otherwise, copies of the original will be sufficient.

Who do I send in new business applications to?

New business applications can be mailed, faxed, or emailed to the attention of "New Business." If you fax or email the application, we ask that you please keep the original application for your records. If you plan on faxing the application or any delivery requirements, please use our Trumark cover page. New Business can be reached at newbusiness@trumarkfinancial.com, or by fax at 925-648-4747.





Toll free: (800) 648-5278 | Local: (925) 648-4700

Fax: (925) 648-4747

6685 Owens Drive | Pleasanton, CA 94588

Company Contacts

Tom Bellig, JD	Principal	Ext. 245	tmbellig@trumarkfinancial.com
Tim Bellig, CLU, CLTC	Principal	Ext. 224	tbellig@trumarkfinancial.com
Jon Allen, CLTC	Sales VP	Ext. 225	jallen@trumarkfinancial.com
Matt Purkiss	Sales VP	Ext. 222	mpurkiss@trumarkfinancial.com
Matt Barr	Sales VP	Ext. 244	mbarr@trumarkfinancial.com
Alyssa Calabrigo	Sales Associate	Ext. 238	acalabrigo@trumarkfinancial.com
Lance Taylor	Sales Support	Ext. 223	ltaylor@trumarkfinancial.com
Franz Wolf	Sales Support	Ext. 233	fwolf@trumarkfinancial.com
Gina Burns	Internal Wholesaler	Ext. 247	gburns@trumarkfinancial.com
Liz Koski	Contracting/Commissions	Ext. 245	lkoski@trumarkfinancial.com





Welcome to Trumark! We look forward to helping your business grow and want to be there for your every need. Enclosed you will find valuable information to help your experience with Trumark a successful one.

Each document contained in this Welcome Kit is explained below, along with suggestions on how to use each piece.

Document Description and Suggestions for Use

Trumark Advisor Profile

Complete this form to jumpstart the licensing process with a new business application.

Risk Assessment Audit Form

Life insurance may well be one of the most important assets within an estate – whether it is owned by an individual, a business, or part of overall estate planning. Life insurance is often an asset that is generally not evaluated, reviewed, or appraised on a consistent and comprehensive basis. We believe some life insurance policies can be improved upon once a thorough, detailed, and unbiased analysis has taken place. Completing this form allows Trumark to obtain information on a client's current in-force policy.

Life Insurance Quick Estimator

This worksheet provides a quick and simple method to estimate the amount of life insurance your clients will need.

Trumark Cover Sheet

Using this cover sheet allows Trumark to quickly submit the application to begin being processed by the carrier applied with.



Trumark Advisor Profile

Personal Information

Full Name: _____ Male Female

Date of Birth: _____ SSN/Tax ID: _____

Business Name (if applicable): _____

Business Street: _____ State: _____ Zip: _____

Business Phone: _____ Fax: _____ Email: _____

Trumark Website Access Desired username: _____ Password: _____

Appointment & Contracting

Type of Appointment: Individual Corporation/Agency

What Type of Products do You Want to Sell? Life Variable Life Disability Long Term Care Annuities

If Requesting Variable, Please Provide:

Agent's Broker Dealer name _____ Agent's CRD# _____
_____ and _____

Errors and Omissions Insurance (E&O) coverage Attestation (Required)

I am currently covered under professional liability insurance (referred to as Errors & Omissions coverage) with (E&O Carrier Name)

Yes No If Yes, which company? _____

Interests

Annuity Maximization

Buy-Sell

Cash Accumulation Products

Hybrid Products (Life + LTC, Chronic Illness, Critical Illness)

Charitable Planning

Impaired Risk Underwriting

Estate Planning

Key-Man

Final Expense

Life Insurance Retirement Planning (LIRP)

Long Term Care

Split Dollar



Risk Assessment Audit

To Whom it May Concern:

Please accept this letter as authorization for Trumark and the advisor named below. This information may include copies of my most recent statements/policy values as well as in-force ledgers as needed to analyze my policy.

Financial Advisor: _____

Insured #1: _____ DOB: _____ SSN (optional): _____

Insured #2: _____ DOB: _____ SSN (optional): _____

Policy Owner's Address: _____

Policy #1 applies to: Insured #1 Insured #2

- Insurance Company: _____ Owner is the Insured
- Policy Number: _____ Owner's SSN or Tax ID: _____
- Owner/Trustee: _____ Owner's DOB or Trust Date (if applicable): _____

Policy #2 applies to: Insured #1 Insured #2

- Insurance Company: _____ Owner is the Insured
- Policy Number: _____ Owner's SSN or Tax ID: _____
- Owner/Trustee: _____ Owner's DOB or Trust Date (if applicable): _____

Policy #3 applies to: Insured #1 Insured #2

- Insurance Company: _____ Owner is the Insured
- Policy Number: _____ Owner's SSN or Tax ID: _____
- Owner/Trustee: _____ Owner's DOB or Trust Date (if applicable): _____

Policy #4 applies to: Insured #1 Insured #2

- Insurance Company: _____ Owner is the Insured
- Policy Number: _____ Owner's SSN or Tax ID: _____
- Owner/Trustee: _____ Owner's DOB or Trust Date (if applicable): _____

Authorization:

I authorize Trumark, to obtain information, including any statements and in-force ledgers needed, to provide me with a review of the above referenced policy.

X _____

Signature of Owner/Trustee

X _____

Signature of Owner/Trustee #2 (if applicable)

Date: _____

Printed Name of Owner/Trustee

Printed Name of Owner/Trustee #2 (if applicable)

Life Insurance Quick Estimator

Client Name

This worksheet provides a quick and simple method to estimate the amount of life insurance you will need.

INCOME

1. Annual before tax income your family would need if you died today

Typically between 60% and 80% of total income. Include all salaries
Dividends, interest, and any other sources of income.

\$ _____

2. Annual income available to your family from other sources

Include dividends, interest, and spouse's earnings. (Social Security may be available)

\$ _____

3. Annual income to be replaced (Subtract line 2 from line 1)

\$ _____

4. Capital needed for income

Multiple line 3 by the appropriate factor below:

\$ _____

Years Income Needed	10	15	20	25	30	35	40	45	50
Factor ¹	8.8	12.4	15.4	18.1	20.4	22.4	24.1	25.6	26.9

EXPENSES

5. Funeral² and other final expenses

Typically the greater of \$15,000 or 4% of your estate

\$ _____

6. Mortgage and other outstanding debts

Include mortgage balance, credit card debt, car loans, home equity loans, etc.

\$ _____

7. College costs³

2011-2012 average annual costs at four-year colleges and universities:

Public - \$21,447 (in-state), \$33,937 (out-of-state); private - \$42,224

	Annual Amount	X	Number of Years in College =	Total Cost (\$)
Child 1		X		
Child 2		X		
Child 3		X		
Child 4		X		
Child 5		X		
<i>Total capital needed for college</i>				

\$ _____

8. Total capital required (Add lines 4, 5, 6, and 7)

\$ _____

ASSETS

9. Savings and investments

Bank accounts, CDs, stocks, bonds, mutual funds, real estate/rental property, etc.

\$ _____

10. Retirement savings

IRAs, 401(k) plans, SEPs, pension, and profit-sharing plans

\$ _____

11. Present amount of life insurance

Include group insurance and personal insurance purchased on your own.

\$ _____

12. Total of all assets (Add lines 9, 10, and 11)

\$ _____

13. Estimated amount of additional life insurance needed (Subtract line 12 from line 8)

\$ _____

¹ Inflation is assumed to be 3%. The rate of return on investments is assumed to be 6%.

² Nationally, many funerals cost well over \$10,000 – Federal Trade Commission, retrieved on October 4, 2010, from <http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro19.shtm>.

³ Source: The College Board, Trends in College Pricing 2011. Costs include tuition, room, board, books and supplies, transportation and other expenses for a resident. The College Costs numbers are the 2011-2012 national average for a four-year college or university.



Date: _____

Application Cover Sheet

Agents Name: _____

Client's Name: _____

- Application is signed, dated, and completely filled out.
- A check in the amount of \$ _____ is included.
- 1035/transfer paperwork is included (if applicable)
- Replacement form for your state is included (if applicable).

A signed/ unsigned illustration is provided, or copy of any rates used with the customer with each life application.

Premium quoted: \$ _____ Face amount: \$ _____

Rate class applied for: Super Preferred Preferred Standard Plus Standard
 Preferred Smoker Standard Smoker Flat Extra/Table Rating: _____

Please verify that you are actively contracted/appointed with Trumark with the insurance company the attached application(s) reflects. If you are not, additional paperwork will be sent to you. Please provide email address: _____

Did you order the Paramedical Exam? Yes No

If so, please provide service used, date and time the exam is scheduled for. _____

I would like Trumark to order all exam requirements. Yes No

Have you previously discussed this application with Trumark? Yes No

If yes, with whom? _____

Special Notes: _____

