

THE BISHOP COMPANY, LLC

Making insurance **understandable**

Private Underwriting Evaluation *for your most valued clients*

When your most valued clients need life insurance, they want:

- The best possible underwriting outcome
- Full-access to the top carriers in the market
- Privacy and confidentiality

We have a process that provides all of the above ... and we are one of the very few life insurance professionals with access to the resources needed to offer it.

Through our partnership with ValMark Securities, we have access to an on-staff medical doctor and a dedicated team of professional underwriters, as well as contracts with the nation's leading paramed providers and labs. These resources allow us to privately evaluate your client's medical risk before sending any information to a life insurance company. This process provides tremendous leverage to negotiate underwriting offers on behalf of your clients while protecting their identity and insurability.

Complete evaluation of insurance eligibility

When evaluating your client, our underwriting team and medical doctor work with leading paramed providers and labs to collect the same information that an insurance

company would use to assess your client's underwriting risk. This includes results from a physical examination, EKG, lab work, medical records, prescription and medication history, and driving record.

Getting to the right result and avoiding a negative first impression

After reviewing your client's information, the team determines which insurance companies will evaluate their particular medical risk most favorably and targets those companies. Prior to presenting the information to the targeted companies, the underwriters proactively address any abnormalities or concerns the insurance company underwriter may have in order to present your client in the most favorable light possible. This process reduces the chances of the insurance company underwriter developing a negative first impression of the client, which can be extremely difficult to change.

THE PROCESS

1 Gather medical information

2 Private evaluation

3 Insurance company selection

4 Submission advocacy

5 Selection of offers

No better way to obtain life insurance for your most valued clients

If you wish to learn more, please feel free to contact Tom Bishop at **978-927-2008**.

100 Cummings Center, Ste. 442P ■ Beverly, MA 01915 ■ 978-927-2008 ■ 888-927-2008 ■ www.thebishopcompanyllc.com

Securities offered through ValMark Securities, Inc. • Member FINRA, SIPC • 130 Springside Drive, Suite 300, Akron Ohio 44333-2431 • 1.800.765.5201
The Bishop Company LLC is a separate entity from ValMark Securities, Inc.

UNDERWRITING ADVOCACY TEAM

Jeff Kruger AALU

Senior Vice President - Insurance Services

Responsible for overseeing life insurance underwriting, new business processing and policy holder services and working closely with ValMark's veteran team of senior underwriters, case managers, and policyholder service specialists at ValMark's Minnesota and Ohio facilities.

CAREER HIGHLIGHTS

With extensive experience in jumbo case underwriting, life product operations, marketing and sales, Mr. Kruger has a strong reputation throughout the home office underwriting community as well as more than 20 years of home office leadership and senior management experience.

Formerly Director, Individual Underwriting - Minnesota Life: Directed underwriting for one of the nation's leading insurance companies, handling complex medical and financial cases and serving as the primary liaison with reinsurance underwriting partners.

Formerly Chairperson, Life Product Committee - Minnesota Life: Led committee of actuarial, law, marketing, operations and sales professionals.

Formerly Underwriting Consultant and Senior Underwriter - Minnesota Life: Served as jumbo case underwriter and impaired risk department leader.

EDUCATION, DESIGNATIONS, AND PROFESSIONAL AFFILIATIONS

- BA - St. Olaf College
- Associate, Academy of Life Underwriting (AALU)
- Member, Twin Cities Association of Home Office Underwriters (TCAHOU)
- Member, Impaired Risk Underwriters Association
- Member, Brokerage Underwriting Forum
- Principal, LifeMark Partners

Eric Johnson

Vice President - Underwriting

Responsible for risk assessment appraisal, consultation, and negotiation on behalf of ValMark members and their clients.

CAREER HIGHLIGHTS

With extensive experience with impaired risk and jumbo case underwriting, reinsurance operations, sales and brokerage operations, Mr. Johnson has a strong reputation throughout the home office underwriting community as well as more than 20 years of underwriting leadership experience.

Formerly Underwriting Director - ING: Underwrote individual impaired and jumbo risk business, handled complex medical and financial brokerage cases, and served as a primary liaison with NFP.

Formerly Underwriting Consultant - Minnesota Life: Handled a high volume of impaired risk and large face amount life insurance business.

Provided underwriting, direction, and support of facultative submitted impaired risk business.

EDUCATION, DESIGNATIONS, AND PROFESSIONAL AFFILIATIONS

- BA - Luther College
- Member, Twin Cities Home Office Life Underwriters Association (TCHOLUA)

Michael Noss FALU

Senior Underwriter

Responsible for design and management of underwriting for special risk cases and serves as escalation contact for any new business issues.

CAREER HIGHLIGHTS

- Underwriter and technical advisor with ValMark Securities
- Industry conference presenter

EDUCATION, DESIGNATIONS, AND PROFESSIONAL AFFILIATIONS

- BA, Philosophy and Communication - St. John's University, President's Scholarship
- Fellow, Academy of Life Underwriting (FALU)
- Member, Twin Cities Association of Home Office Underwriters (TCAHOU)

UNDERWRITING ADVOCACY TEAM

Lauren Heinz Ballantine FALU

Senior Underwriter

Responsible for design and management of underwriting for special risk cases and serves as escalation contact for any new business issues.

CAREER HIGHLIGHTS

- Underwriter and technical advisor with ValMark Securities
- Industry conference presenter

EDUCATION, DESIGNATIONS, AND PROFESSIONAL AFFILIATIONS

- BA, Biology and Art - College of St. Benedict and St. John's University, President's Scholarship
- Fellow, Academy of Life Underwriting (FALU)
- Program Committee and Member, Twin Cities Association of Home Office Underwriters (TCAHOU)
- Life and health insurance licenses

Bridget Burtzel FALU

Manager, New Business and Underwriting

Responsible for management of new business and underwriting team, and serves as an escalation contact for any new business items.

CAREER HIGHLIGHTS

- Underwriter and technical advisor with ValMark Securities
- Industry conference presenter

EDUCATION, DESIGNATIONS, AND PROFESSIONAL AFFILIATIONS

- BA, Biology and Art - College of St. Benedict and St. John's University, President's Scholarship
- Fellow, Academy of Life Underwriting (FALU)
- Program Committee and Member, Twin Cities Association of Home Office Underwriters (TCAHOU)
- Life and health insurance licenses

Barry Reed MD, JD

Consulting Medical Director

CAREER HIGHLIGHTS

Underwriting Management

- MetLife – Vice President, Medical Underwriting
- Prudential Life Insurance Company – Medical Director and General Manager, Medical Services Department
- Empire Blue Cross / Blue Shield – Medical Director

Clinical Medicine

- Emergency Department Chief – Calvert, St. Mary's and Charles County Community Hospitals, Maryland
- The New York Hospital/Cornell Medical Center, NYC

Law

- Of Counsel – Litigation, Legal and Medical Tort Cases, Insurance Litigation – Swartz & Reed, New Albany, OH

EDUCATION

- BA - Political Science, University of Washington
- MD - George Washington University
- JD - Catholic University of America

MEDICAL TRAINING

- Greenwich Hospital, Greenwich, CT – Medical/Surgical Internship; the New York Hospital/Cornell Medical Center, New York City – First Year ENT

Residency

- Saint Vincent's Hospital Medical Center - First Year General Surgery

MEDICAL LICENSES

- New York, New Jersey, Maryland, District of Columbia

BAR MEMBERSHIPS

- District of Columbia, Pennsylvania