



Helping You Grow Your Business

Why Choose IU

How Walter Brown Helped a Foreign National Client Obtain Life Insurance

"I recently met with a couple in their 50s who had no life insurance. After taking them through The Living Balance Sheet®, they really liked the concept of whole life insurance with the potential for retirement income down the line. They decided to both move forward with a \$500,000 whole life policy and the Long Term Care Rider. The wife was approved at the preferred rate.

The husband happens to be a pilot who flies a private jet for the Saudi Arabian Royal family, spending just under 6 months per year living in the Saudi Arabia palace compound. Because of this, Guardian declined his life application.

I called Martin Gore at Innovative Underwriters with the parameters and the case was presented to all of IU's whole life carriers. All carriers demurred except for Security Mutual. Martin went directly to their VP of Marketing and worked closely with me throughout the process. It was very efficient—we were able to call Guardian Underwriting and have the file transferred directly to IU. As a result, I was able to place my client in a \$500,000 whole life policy with the LTC rider at a standard non-tobacco rate at a base policy premium of \$20,000.

This was my second time using Innovative Underwriters this year. I'm so glad I was able to help this client and not lose this case. Our office is really lucky because Martin comes out here all the time and provides great support."

Make All Your Business Count

Did you know that each piece of business you place through Innovative Underwriters earns you credits in the 30% category for MPR, BCR, and Clubs? Cross-Offering Bonus credits are also available!

PRODUCT TYPE	CLUB CREDIT DEFINED AS % OF 1 ST YR PREMIUM OR DEPOSIT
Life – Target	55%
Life-Excess	3%
Whole Life HECV	10%
Annuity Deposit	3%
LTC	55%
Linked Benefit	10%
DI	50%
Cross-Offer Life, DI, & LTC	1,000 Club Credits

YRT; Life & Structured Settlements; Petersen and Lloyd's of London 100% commission

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Walter Brown
Financial Advisor
WestPac Wealth Partners

Available Foreign National Carriers:

American General, Brighthouse, John Hancock, Lincoln, Nationwide, Prudential, Security Mutual, Symetra



Contact IU for these unique insurance needs:

Critical Illness, Guaranteed Issue Life, High Limit Coverage, International Travel, Kidnap & Ransom, Life Settlements, Single Premium Whole Life, Structured Settlements.

Contact Your [IU Sales Team](#) for additional information.