

# gentrypartners<sup>ltd.</sup>

B O U T I Q U E   B R O K E R A G E   H O U S E

Debra Hoag, President

71 S. Wacker Drive  
Suite 3025  
Chicago, IL 60606

116 Huntington Avenue  
Suite 903  
Boston, MA 02116

10250 Constellation Boulevard  
Suite 1600  
Los Angeles, CA 90067

## **Frequently Asked Questions:**

### ***Who is Gentry Partners, Ltd.?***

Gentry Partners is a boutique life, long term care, annuity and settlement brokerage firm specifically designed to help a select group of high-end producers maximize the value they provide to their clients. Our goal is to ensure that our producers have access to the best products, procure the most favorable underwriting results, and receive the highest compensation payouts.

Gentry Partners was co-founded by the owners of Ogilvie Security Advisors (OSA), an independent broker dealer with representatives in 36 states, founded in 1981 and focusing on large life insurance producers. Gentry is licensed to work with producers in all 50 states and is a general agency for over thirty insurance carriers. With offices in Boston, Chicago, and Los Angeles, we are well positioned to support our producers and their clients throughout the country.

### ***How does Gentry differentiate itself from other brokerage firms?***

In one word...service. While Gentry Partners has the products, advanced sales support, medical underwriting support, and high payouts, we find that we are typically defined by the level of service we bring to each of our producers. Gentry understands the mentality of the large producer, their service expectations, and the problems that their cases typically bring (seniors, impaired risk, large lines of insurance/capacity issues). It's in these situations that our experience and service, particularly in the underwriting realm, truly shines. In over 75% of these cases, it is necessary for Gentry to negotiate on your behalf with EACH carrier.

Gentry was created to support a limited number of high-end producers and, as a result, our staff has a personal relationship with each. Each case is manually handled and considered a CIP case. Rather than trying to support a large number of brokers, we prefer to focus on "good business" brought to us by producers that we know and trust. In addition, as many brokerage firms focus on the quantity of cases they process, we have found that these firms tend to focus on a limited number of insurance carriers and are generally lacking in support for the higher end, advanced markets.

Gentry is staffed with experienced professionals with diverse backgrounds (including careers with insurance carriers, wire houses, broker dealers, brokerage firms, and the Internal Revenue Service) that help our producers stay on top of innovative concepts, new and enhanced products, and changing regulations/legislation.

# gentrypartners<sup>ltd.</sup>

B O U T I Q U E   B R O K E R A G E   H O U S E

## *What kind of markets does Gentry work in?*

We have found that our relationships as a GA, FMO, MGA, BGA with over thirty life insurance carriers has allowed us to be most effective with large jumbo cases and/or medically impaired insureds. Consolidations of the reinsurance market and lowered carrier retention has resulted in jumbo cases being diversified over a larger number of insurance carriers with which many producers do not have an existing relationship.

Gentry selects carriers based on product performance as well as capacity. When building a large line of coverage, we find it's important to work with all carriers due to the competitive nature of the underwriting market. You will need to access internal retention carriers, in addition to carriers with reinsurance binding, and generally, you will need someone of influence with the carrier to encourage them to use that internal retention. As a result, Gentry's most valued assets are the relationships it maintains with the multiple carriers it represents.

In addition to Gentry's strong carrier contracts, our institutional knowledge of the advanced sales markets allows us to advise our producers on sophisticated planning techniques, such as:

- Estate planning and wealth transfer, including:
  - Family limited partnerships
  - GRATs
  - Sales of assets to defective trusts
  - CRUTs, NIMCRUTs and charitable lead trusts
  - Dynasty trusts
  - ILIT design, drafting, and funding
  - Asset protection strategies
  - Wealth accumulation strategies
- Premium financing programs
- Life settlement transactions
- International tax planning and "offshore" life insurance for foreign nationals
- Qualified retirement plans, including 412(i), 401(k), and profit sharing plans
- Split dollar plans including corporate sponsored and private split dollar arrangements
- Executive compensation programs including deferred compensation, executive bonus, disability income and split dollar programs

# gentrypartners<sup>ltd.</sup>

B O U T I Q U E B R O K E R A G E H O U S E

- Business continuation planning
- ESOPs and repurchase liability funding

## *What kind of support services can Gentry provide?*

Gentry's staff provides producers with an array of support services including licensing, advanced market support, case design, product analysis, competitive analysis, new business processing, medical and financial underwriting support, and compensation.

We work with licensed producers on all product lines including term, universal life, whole life, variable life, fixed and variable annuities, disability, and/or long term care insurance. Gentry's staff also has extensive experience in evaluating and working with premium finance companies and the life settlement/secondary market.

Gentry offers optional Broker Dealer affiliation with Ogilvie Security Advisors Corporation, a full service independent broker deal based in Chicago and Boston. For 25 years, OSA has been working with large life insurance producers, many of whom have additional investment businesses within their firms. With OSA the registered rep can sell general securities, mutual funds, variable annuities, variable life, limited partnerships, private placement, and fee based managed money arrangements through OSA's investment advisory firm. In addition, OSA allows their reps to sell life settlements through approved outlets. OSA clears through Pershing, LLC.

## *How does Gentry make use of technology?*

Gentry has made a significant investment in technology to help make our producer's job as easy as possible. Among the many software platforms Gentry uses are:

- **SmartView** provides the producer pending case data, licensing, contracting, commission date (coming soon) and reports, and gives representatives data access 24 hours a day, 7 days a week through a secure and confidential web access.
- **VitalTerm** is the industry's leading term insurance comparison and quoting system. It offers an extensive database of products, flexible technology and a high level of service and customization.
- **VitalSigns** quickly and reliably qualifies a carrier's financial strength in a variety of easy-to-understand reports.
- **iPipeline** allows representatives to access quotes, product information, and underwriting help from their favorite carriers.

# gentrypartners<sub>ltd.</sub>

B O U T I Q U E   B R O K E R A G E   H O U S E

## *How do I get started with Gentry?*

When your firm is brought into Gentry Partners, there will be an orientation with respect to work flow, time lines and processes. Your firm will be assigned a dedicated new business case manager and marketing consultant for the day to day case processing as well as licensing, compensation, and post issue support.

Please call Debra Hoag at 888.896.0020 extension 8283 with further questions.