

The Pivotal Role of Insurance:

Addressing concerns, providing solutions, protecting assets
and preparing for the future

Private Wealth & Financial Advisor
Pre-Conference Workshop
March 11, 2013

HSGROVE
ON PRIVATE WEALTH

The Basic Platform

Investments are ubiquitous, everything else is tailored

Investments

Asset Management
Manager Selection
Tax Efficiency
Sourcing Exclusive
Opportunities

Administrative

Tax Preparation
Bookkeeping
Recordkeeping
Accounting
Data Aggregation

Advanced Planning

Wealth Transfer
Estate Planning
Asset Protection
Philanthropy
Tax Mitigation

Lifestyle

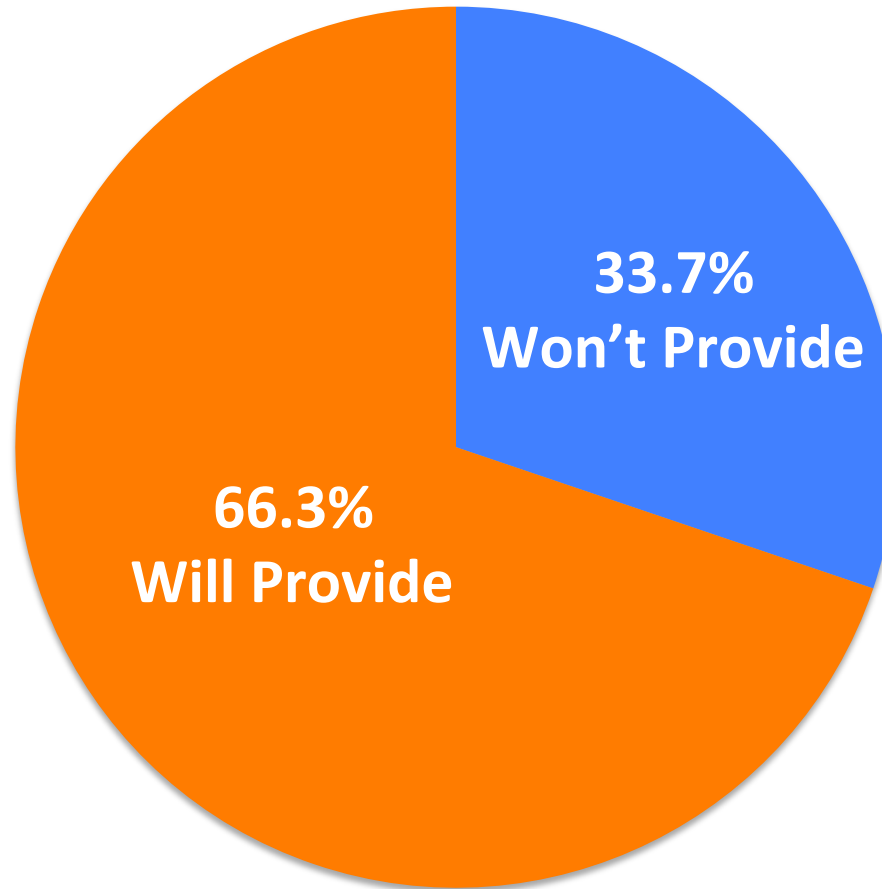
Concierge
Collectibles
Estate Management
Personal Security
Healthcare

Investment Banking

Analysis
Buying interests
Selling interests
IPOs
Raising Capital

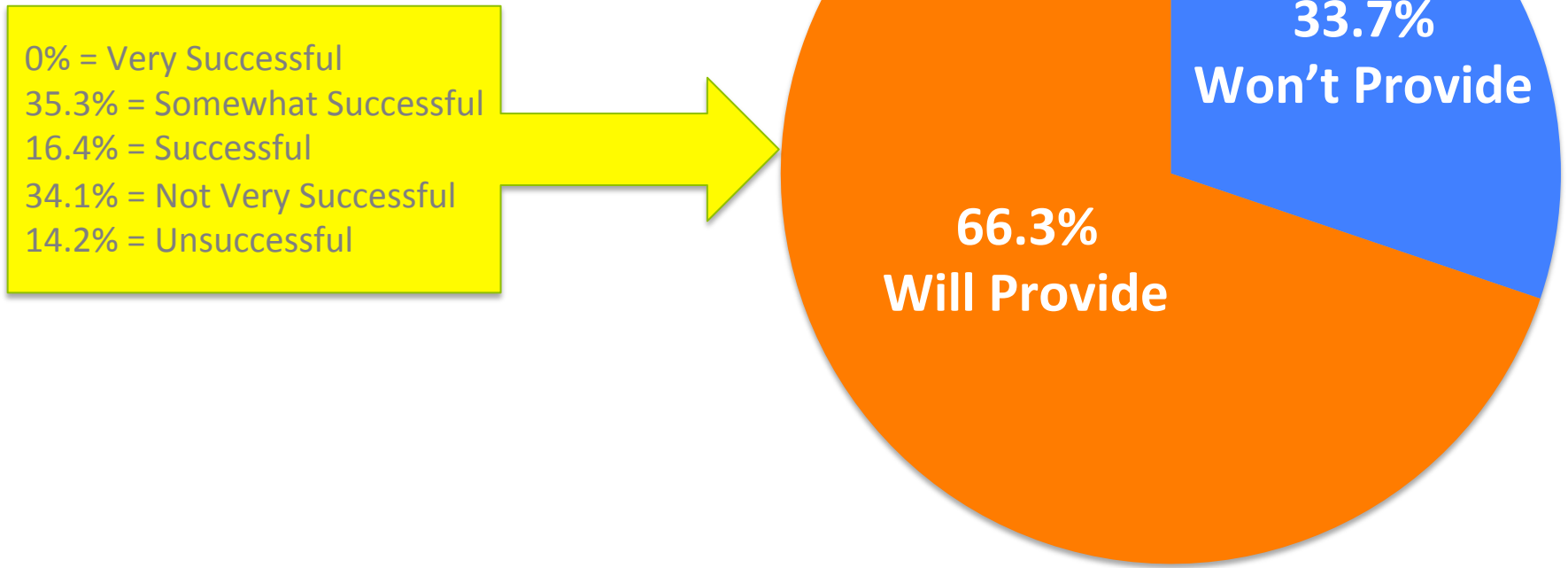
Where There's A Will...

One-third of practitioners unwilling to provide insurance



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Products Provided

More than half of all Elite Practitioners offer everything

	Investment Consultants	Wealth Managers	Elite Practitioners
Investment Management	100.0%	100.0%	100.0%
401(k)/Other Retirement	77.3%	95.8%	91.4%
Securities	76.1%	74.1%	80.0%
Lending/Mortgages	11.8%	76.2%	90.0%
Trust Services	1.4%	93.0%	92.9%
Investment Banking	2.2%	28.7%	62.9%
Life Insurance	0.5%	88.1%	100.0%
Commercial Banking	0.0%	49.7%	52.9%
Executive Benefits	1.9%	70.6%	65.7%

What's Important to the Ultra-Affluent?

It's not always what you think...

Making sure heirs are taken care of	90.6%
Luxury lifestyle	88.7%
Best practices for dealing with advisors and attorneys	86.8%
Sophisticated tax strategies	85.8%
Being unjustly sued	83.5%
Lifestyles of the exceptionally wealthy	83.2%
Family offices	78.9%
Making meaningful gifts to charity	78.2%
Not being able to meaningfully enhance lifestyle	77.9%
Losing money in a divorce or other family conflict	76.4%
Identity theft	73.6%

It Is Estate Planning

Making sure long-term goals are addressed intelligently

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It Is Asset Protection

Securing hard and soft assets in a time of uncertainty

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Five Common Uses for Life Insurance

Be conversant (not expert) in each area, have a network

Estate Liquidity	
Estate Equalization	
Create an Income-Producing Asset	
Sell Appreciated Property	
Transfer Concentrated Stock Position	