

# Confidential Comprehensive Insurability Program (CCIP)

**Many of our clients are uncertain about their insurability.** We offer a unique confidential, comprehensive and risk-free insurability determination process. This service is available without cost or obligation to our clients. Our program is based upon our 75 years' experience as life insurance specialists.

With the volume of life insurance applications submitted through our broker dealer, Valmark Securities, they have their own team of life insurance underwriters. Together we use our combined expertise and life insurance company relationships to obtain the most favorable insurability determinations for our clients. **We represent our clients in the life insurance marketplace, not a particular insurance company.**

**Complete confidentiality is important because it means that no formal applications are submitted to insurance companies during the insurability determination process. This unique process can be very beneficial to our clients for several reasons.**

1. Clients with complicated health histories may not want insurance companies making negative insurability assessments. Formal application assessments must be filed with the Medical Information Bureau (MIB) and are available to all insurance companies.

**Our informal process creates no formal paper trail with any insurance company until our client knows their insurability and then makes a decision to proceed with formal application to one or more insurance companies.**

2. Many life insurance companies evaluate medical histories differently. Until our CCIP is completed, we often do not know which quality life insurance company will be most cost effective for our client.
3. It is common for clients to be unsure regarding their final decision to purchase life insurance and the appropriate amount of life insurance until they know the actual cost of the life insurance based upon their insurability.

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**Our risk-free and cost-free two-step process allows our client to make a preliminary decision to proceed with an insurance physical exam to accurately determine the cost of their life insurance and identify the most competitive life insurance companies with no formal paper trail.**

When this insurability determination process is completed, our client can make an accurate, informed decision to proceed or not proceed with the life insurance purchase. If the decision is to proceed, all information is available to select the insurance company(ies), the amount of insurance, and the other implementation decisions to meet our client's objectives and budget. **Only at this time are formal applications submitted to the appropriate life insurance companies for the appropriate amounts of insurance.**

Our totally comprehensive program means that all of the information is available to the insurance company to make an insurability assessment. Many agents use an "informal underwriting" process to obtain an estimated insurability. This process has two inherent problems.

1. Insurability is determined without a completed insurance physical exam. If there are any surprises in the insurance physical exam and formal applications, the insurance company could provide a substantially less favorable insurability assessment in the formal application process and any adverse medical information or other perceived risk will be recorded with the Medical Information Bureau (MIB).
2. Informal underwriting inquiries are submitted very frequently in the life insurance "shopping" process. Many insurance companies receive limited business from this "shopping" process, so insurance companies may be less willing to evaluate the client's health information and negotiate a favorable underwriting decision.

Our CCIP overcomes these limitations because the insurance medical exam is completed and submitted to Valmark Securities. This unique process offers our clients very significant advantages.

1. If the physical exam has abnormalities that could impair insurability, the exam may be destroyed and not submitted to any insurance companies. The client might be referred back to their physician for further evaluation. It may be possible to take proactive health measures that could result in the completion of a new, more favorable replacement exam.

2. Valmark's underwriters confidentially gather all of our client's relevant medical records. Valmark's underwriters might ask our client and their physician for additional clarification on medical history or current medical conditions before making an informal inquiry to the insurance companies. The goal is to make the information as positive as possible.
3. When all information is gathered and reviewed by Valmark's underwriters, it is submitted informally to multiple insurance companies. All of the data is available for each insurance company to make an insurability determination without any additional insurance physical exams required.
4. It has been our experience that the insurance companies respond very favorably to this process. If our client has completed an insurance medical examination, the insurance companies conclude that the client is much more likely to purchase life insurance **if there is a favorable insurability determination.**

In summary, our clients are pleased that they can obtain very competitive and accurate insurability determinations on a completely confidential and informal basis. **When our client knows the accurate cost of new life insurance from multiple quality insurance companies, our client can choose the most competitive life insurance policy to meet their objectives.**

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