ViaForte

Wealth Strategy and
Insurance Advisors

Committed to helping you unlock opportunities
for **YOUR CLIENTS** *through strong insurance solutions*

ViaForte

Earning confidence through *experience* & *expertise*

A LIVING LEGACY

Your clients have worked hard to accumulate their wealth. Now help them leverage their capital while creating a lasting legacy.

ViaForte works as part of your collaborative team—an expert insurance advisor you and your clients can trust. We partner with you to help unlock opportunities for your clients. We do this by listening carefully, conducting thorough analysis and presenting custom solutions with the goal of:

- Protecting your clients against risks and preserving their assets
- Reducing your client's estate and income taxes and providing for the effective administration of their affairs
- Furthering your client's values through philanthropic endeavors and charitable giving
- Transferring financial stability and strong values to the next generation
- Ensuring your client's **enduring legacy**

Unlike many insurance advisors, we are independent. This allows us to remain objective and solve problems tailored to your client's needs—always with their best interest at the forefront. As experienced insurance advisors, we develop customized solutions that go well beyond the protection of an income stream.

YOUR CLIENT'S WEALTH JOURNEY

Your clients have a solid foundation and you've helped them achieve their goals. Now it's time to help them develop a strategy to preserve and transfer their wealth in the most effective way possible. The actions they take now will define their lasting legacy. Together we can help them get there.

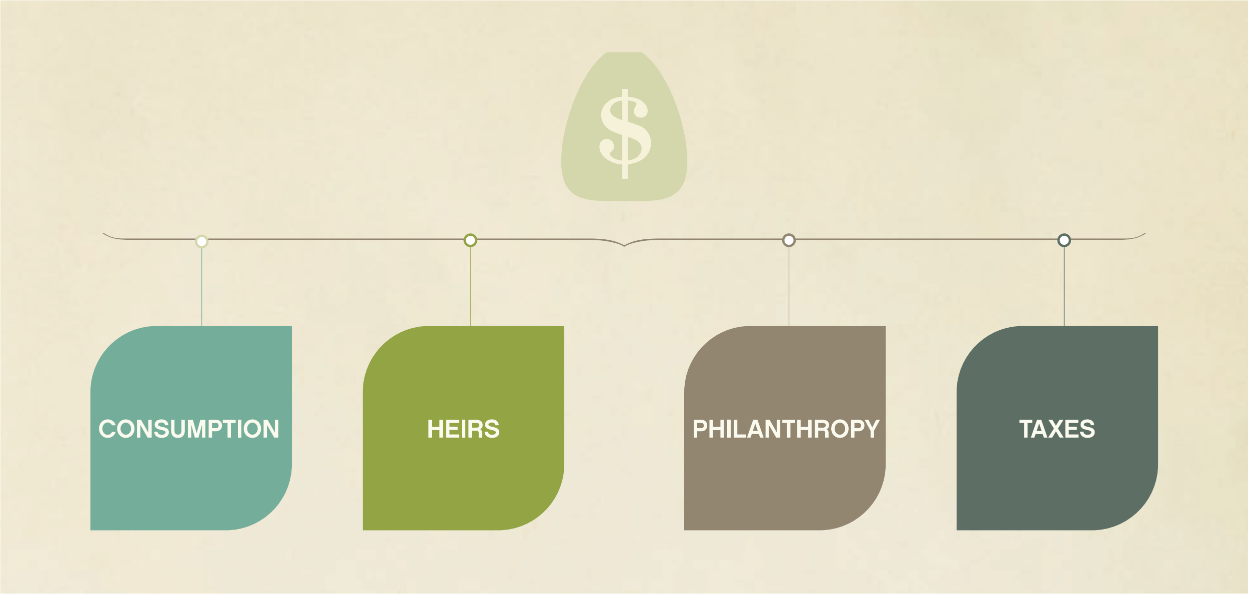
YOUR CLIENT'S WEALTH OPPORTUNITY

Having achieved a position of financial strength, your clients have gained access to greater opportunities – options not available to just anyone.

From our position of strength, we create strategically designed, customized solutions. We develop opportunities and utilize financial vehicles offered through insurance companies to ensure your client's lasting legacy.

WHERE WILL YOUR CLIENT'S WEALTH GO?

We can help your clients make smart choices. You can help them act on wise counsel. That means they'll be able to direct more of their wealth to where they want it to go – now and into the future.



CUSTOMIZED INSURANCE SOLUTIONS

Traditionally, insurance serves as a tool to protect against losses – but for those who are financially secure, insurance becomes an engine to create and leverage financial opportunities.

Your clients have reached a stage that puts them beyond the need to merely mitigate losses. Their financial resources open the door to creative planning strategies and advanced insurance solutions that can improve their outcomes and secure their legacies.

We identify tax-advantaged financial vehicles offered through insurance companies that create unique opportunities for high-net-worth individuals and businesses. The solutions we craft for your clients are customized, not "off the shelf" and highlight options your clients didn't know they had.

WHO WE ARE, WHAT WE DO

- Experienced, independent insurance advisors offering sophisticated expertise to firms with high-net-worth clients – individuals, families and businesses
- Committed practitioners of integrated wealth strategies—we provide solutions that work seamlessly as part of your client's larger wealth management plan
- Advanced planning experts who offer unique, leading-edge plan design, practical implementation and active in-force management
- Insurance counselors who serve as part of a collaborative team of personal and business advisors
- Fiduciaries who put your client's best interests first

WHY WE EXIST

- To help you and your clients discover opportunities that allow them to leverage their capital and create an enduring legacy
- To help your clients protect their families, preserve their assets, pass on their wealth to future generations and advance their core values

WHY CHOOSE VIAFORTE

You've earned the trust of your clients and place a high priority on preserving that trust. You only want to partner with advisors who will put your client's needs first, understand their unique situation and provide solutions that will enhance their lives.

Our firm was established by principals who founded a Registered Investment Advisory integrated wealth management firm more than twenty-five years ago. We understand and respect the value of your clients' trust. We created ViaForte to help other advisors provide advanced solutions that incorporate insurance vehicles in complex and meaningful ways. Our talented team of insurance advisors views your client's situation holistically. We see the individual components and the sum of the parts.

As a member of M Financial Group, a members-only consortium, we provide you and your clients with proprietary products from leading insurance carriers designed specifically for high-net-worth individuals and families.

ViaForte

OUR APPROACH — TRUSTED ADVISOR & TEAM PLAYER

We approach our work with a single-minded focus: doing all we can to identify what is best for your client and their families.

Everything we do is a reflection of our heritage:

- Holistic, integrated insurance solutions
- Team-oriented, client-centric consultative approach
- A history of stewardship
- A commitment to transparency

Our process is thorough, objective and personal. Our approach will help you deepen your relationships with your clients and our results will reflect well on you and your firm.

STRENGTH IN NUMBERS: M Financial Group™ MEMBER

We keep good company – for your benefit and the benefit of your clients. ViaForte is a member of M Financial Group, a members-only consortium that includes some of the nation's most successful and innovative insurance firms.

Our membership gives you and your clients access to advantages that we put to work for you:

- The collective strength of M member firms brings your clients access to proprietary insurance products designed specifically for high-net-worth families and individuals
- Dedicated underwriting and service teams who help to ensure best possible outcomes
- Specifically negotiated platform with insurance carriers designed to deliver the most competitive products due to pricing that reflects the more favorable mortality, persistency, premium volume, and high average face amounts of affluent clients as a whole
- Continuous monitoring of service, experience and performance of in-force business to ensure that policies continue to be competitive. As a result, pricing enhancements, supported by experience data, can be applied to both new policies as well as those already in-force.
- Access to propriety products without surrender charges, allowing cash values if needs change.

ViaForteadvisors.com

M Financial Group™
Member Firm

ABOUT OUR NAME

Via is the path, the way, the journey
Forte is strength, the foundation, depth, experience and trust
ViaForte shows the way to an ***enduring legacy***

ViaForteadvisors.com