HOLISTIC IMO GRANTS ADVISORS ABILITY TO SOLVE EVERY CLIENT NEED

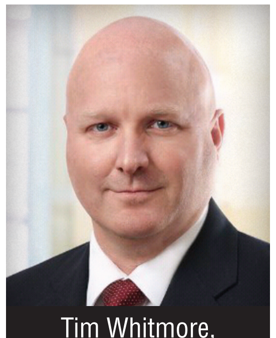
It began simply enough: just a cup of coffee, two people and a dream.

Those dreamers were David and Nancy Ellis, husband-and-wife founders of Life & Annuity Masters. And the one thing they knew for certain sitting around the kitchen table that morning more than 25 years ago was that the benefits every other agency boasted just weren't good enough for Life & Annuity Masters' agents — or their clients.

So, they set out to develop one of the premier insurance organizations in the country that focused on agents and their business.

They started with a foundation built on the belief that their agents and advisors would be partners, not just employees or contractors. Next, they made a commitment to always offer the most comprehensive and customized solutions, products, training and underwriting. Finally, they pledged to find just the right team to execute their unique vision.

Life & Annuity Masters' corporate headquarters, Simi Valley, Ca.



Tim Whitmore, Chief Marketing Officer

Enter **Tim Whitmore**, chief marketing officer and the newest edition to the Life & Annuity Masters' leadership team. Whitmore is not only carving out time to go on appointments, place business and train partner agents on sophisticated planning techniques, but he also has teamed up with several law firms, which allows Life & Annuity Masters' partners to satisfy nearly every client need, from insurance and retirement plans to advanced estate planning, taxes and even legal matters.

This holistic approach is proven to establish stronger relationships, build greater trust, and allow agents and advisors to operate in the genuine interest of their clients.

Q: Why did you join Life & Annuity Masters, and what do you bring to your role as CMO?

A: I've been in the business over 25 years and worked in various capacities for MetLife, AIG, Pacific Life and others. Over the years, I've held many roles but never found a company that has the passion, vision, and amazing team and family atmosphere that is Life & Annuity Masters. David and I spoke for five months before his passion and vision convinced me to join them. He convinced me the only part Life & Annuity Masters was missing was someone who had high-end planning expertise. David and I feel my experience in advanced markets, product design, high-end point of sale, and industry designations of Chartered Life Underwriter, Chartered Financial Consultant and Board-Certified Estate Planner fill that gap in the high-end business and estate planning areas.

With his vision and our leadership, we feel we provide the best solution to agents' top concerns. Whether you are an MDRT agent or just starting out, the two basic issues are always how you see more qualified prospects and how you place more cases.

I feel we are uniquely qualified to solve both concerns on all levels.

My experience, combined with David and Nancy's vision and passion, allows Life & Annuity Masters to build something truly unique in the brokerage industry, and we are extremely excited about our plans for 2019.

Q: Growth is the major focus for most producers. Discuss how your experience can help agents onboarding with Life & Annuity Masters grow their own practice.

Life & Annuity Masters has an in-house training room, where agents are regularly educated on products and the latest advanced sales techniques.

A: Our training and marketing tools allow agents to prospect more efficiently and learn techniques such as pulling money out of C corps tax-free to generate tax-free income for executives or pulling money out of 401(k)s without a penalty while the client is still employed and under 59½. That money is rolled into a product that protects the principal. We also show agents how to generate tax-free income for high net worth clients while paying pennies on the dollar using someone else's money. Our online calculators for backcasting and 401(k) alternatives help our partners close more business. These calculators and tools take complex strategies and present them in a simple fashion to clients to fill their needs no matter what they may be.

How many sales could you make if these strategies and tools were in your toolbox?

We've also added strategic partners such as The BluePrint, which provides an asset management solution for IARs, RIAs and other advisors who manage assets. Other partners we'll be announcing very soon will turn our firm into a one-stop shop, no matter what an agent or advisor needs.

Q: Can you give us some hints of the strategic partnerships under development?

A: We're an IMO. And just like many IMOs out there, we offer fixed products both on the insurance and annuity sides. But clients want to be able to go to one advisor and have that advisor be able to access whatever their client may need.

Our current strategic partners, such as Oshins & Associates, LLC; The BluePrint; Ferruzzo and Ferruzzo, LLP, and more to be announced soon help us fulfill our goal of being a holistic IMO.

We are also partnering with a firm that offers P&C coverage for affluent clients and their businesses.

So, whether you're an insurance agent, an RIA or a duly registered advisor, we have a solution for you.

Q: What will those relationships mean for agents partnering with Life & Annuity Masters?

A: The relationships mean that we are positioned to elevate agents and provide solutions to their clients no matter what their needs are. I say this because I don't know of an IMO out there that offers wealth strategist solutions, advanced estate planning with attorneys who have 40 years of estate planning practice under their belts, business valuation, tax-deferral strategies, business succession planning, and affluent P&C, among others. We also work with niche companies that increase business value up to 10 percent overnight just by identifying inefficiencies.

Q: What kinds of agents can work with Life & Annuity Masters?

A: We have seasoned agents who are MDRT and agents who are looking for an IMO that is going to truly partner with them and take them to the next level. For agents trying to get to the MDRT level, we provide in-person trainings and events, where they get the opportunity to talk with our more-seasoned producers.

Recently, we have had agents join us who have not been happy with their current IMO due to acquisitions, mergers and other factors. Throughout the year, we will announce new partners and pay for an ad to promote them in InsuranceNewsNet magazine.

Life & Annuity Masters is large enough to provide everything an agent needs but small enough to have that family feel.

If you are looking for an IMO that has a family atmosphere, treats you like a partner and is invested in your success to elevate your business to the next level, give us a call. •

If you'd like to be a part of Life & Annuity Masters' holistic, one-of-a-kind business approach, visit **www.HolisticIMO.com** or dial **844.443.9324** to speak with us today.

LIFE & ANNUITY MASTERS