## PURE: Private Underwriting Risk Evaluation



## WHEN APPLYING FOR LIFE INSURANCE, IT IS IMPORTANT TO SEEK:

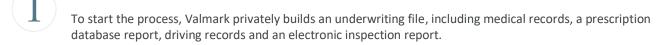
- The best possible underwriting outcome
- Optimal premium costs
- Full-access to the top carriers in the market
- Privacy and confidentiality

## **OUR PURE PROCESS DELIVERS!**

Through Valmark Financial Group, your representative has access to an on-staff medical physician, a dedicated team of professional underwriters and relationships with the nation's leading paramedical providers and laboratories. These resources allow us to privately evaluate your life insurance qualification options before a formal application for coverage is submitted to a carrier, protecting your identity and insurability while also giving us tremendous leverage to negotiate underwriting offers among competing carriers.



## A COMPLETE EVALUATION OF INSURANCE ELIGIBILITY



- An insurance paramedical exam is scheduled and completed. This process could include a physical examination, lab work (blood and urine), a resting EKG and a mature assessment.
- We review, analyze and assess the assembled information. Then, we determine which insurance companies to target based on carrier underwriting niches and your unique goals.
- Knowing first impressions are important, we proactively address any abnormalities or concerns and submit the file to carriers with an advocacy letter. This process helps set proper expectations for all parties and provides us with leverage to negotiate with multiple carriers."
- Once the insurance company underwriters review the file, our dialogue with them allows for clarification of any questions and additional advocacy. When informal offers are received, our team selects the best possible offer, assists with assembling any outstanding items and helps to turn your informal file into a formal application.

Our PURE process ultimately enables us to better anticipate any personal underwriting challenges and proactively find solutions that include the most optimal premiums, while best meeting your unique life insurance needs and goals.

