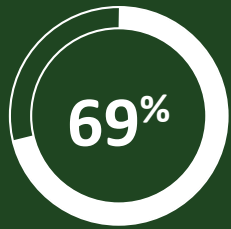


TDC Life can be retained to assist clients and professionals with the management of life insurance portfolios. We have found folks purchase life insurance as a onetime event, without a plan and without review; as a result 80-90% of the life insurance policies we come across are not properly maintained, managed or monitored. Other life insurance advisors may not have access to the full gamut of options (i.e. life settlements.) A properly managed life insurance policy or portfolio can dramatically improve the economics of the plan and/or prevent unintended disasters.

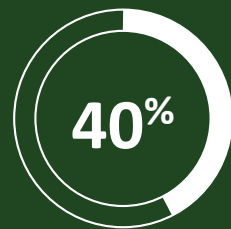
Trusts & Estates magazine published an article on managing trust-owned life insurance. The article cited a study offering the following information:



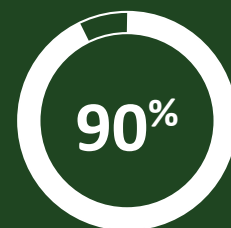
69% of all policies have not been reviewed in the past five years



20% of those policies are likely to lapse within 7 years



40% of all non-guaranteed trust-owned policies will lapse



90% of ILIT policies are managed by nonprofessionals

	Current	TDC
<b>Risk Mitigation</b>		
Carrier Strength	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Risk Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Funding Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Policy Maintenance</b>		
Active Monitoring and Alerts	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Premium Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Industry Benchmarking	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Alternative Exit Strategies	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Portfolio Valuation	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Dynamic Underwriting Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Return Maximization</b>		
Diversification	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Premium Cash Flow	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Internal Rate of Return Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Underwriting Analysis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Policy Design	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Stress Testing	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**CASE STUDY**

- 88 year old, successful car dealer
- \$20m of death benefit between 5 policies, \$1.24m annual premium
- Policies had not been managed properly, funding, ownership, loans, etc.
- Client and advisor did not know what to do?
- Completed a life expectancy analysis, client had 2 years to live
- Stopped premium, saved \$2.48m in premium
- Managing policies and death claim