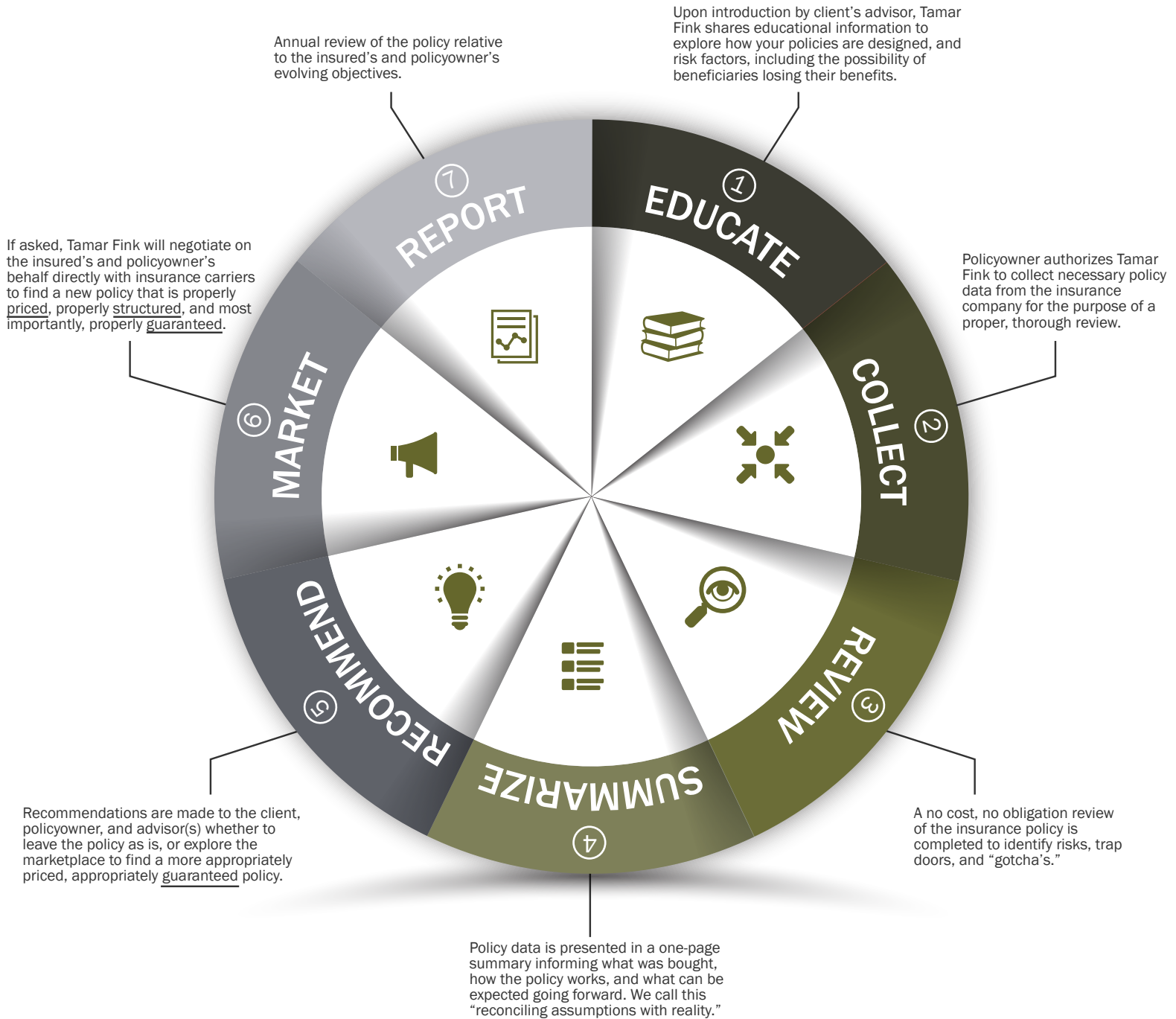


POLICY AUDIT PROCESS



EDUCATE



DISCOVER



COLLECT



SUMMARIZE



RECOMMEND



MARKET



REPORT

THIS IS OUR "SERVICE BEFORE INCOME" PHILOSOPHY.

A comprehensive review process designed to help you help your client.