



We Make Growing Business EasySM

A nationally recognized leader in the life insurance, annuity and linked benefit products marketplace.

Milestones

- ▶ Established in 1993
- ▶ Scott Tietz' book, *Mergers & Acquisitions 101: What All Independent Marketing Organizations Need to Consider to Survive and Thrive in Today's Changing Landscape* published in 2011
- ▶ 20th anniversary in 2013
- ▶ A mergers and acquisitions strategy that's led to nine successful mergers, acquisitions or strategic alliances
- ▶ Surpassed the \$1 billion mark in annual annuity sales in 2014
- ▶ Approaching \$70 million (annually) in life insurance sales
- ▶ \$215 million of annualized target life and \$4.5 billion of annuity premium over five years
- ▶ Covering nearly 30,000 families a year within our network with products that provide life insurance coverage and retirement strategies

Business Overview

Partners Advantage Insurance Services, LLC, is an independent, national insurance marketing organization. A privately held company led by CEO Scott Tietz, CLU, and President James Wong, Partners Advantage Insurance Services celebrated its 22nd anniversary in 2015. With 70 associates located in offices across the country, our staff is available by phone 12 hours each business day from 7:00 a.m. to 7:00 p.m. Central time. Our sales, contracting and licensing, and new business teams are complemented by the additional experience provided by a suitability and compliance team, an in-house underwriting team and an advanced markets consultant. We also offer access to relationships for financial professionals and agencies seeking a Registered Investment Advisory (RIA) firm or broker-dealer association.

So how do we "make growing business easy"? We accomplish this with our cutting-edge sales technology, vast experience and expansive growth via mergers and acquisitions; providing new growth opportunities within the industry; and our training and education first philosophy. We put what we've learned from our many years in the financial services industry to work helping agencies to innovate, expand and thrive.

The corporate headquarters for Partners Advantage is located in Riverside, CA. Our regional offices are located in Huntington Beach, CA, Palm Beach, FL, Sioux City, IA, Ada, MN, Florham Park, NJ and Henderson, NV.

Mission, Vision and Core Values

At Partners Advantage, our MISSION is to deliver solutions and opportunities for financial professionals to succeed with the highest standard of integrity. Working with dedicated financial professionals, we strive to achieve our VISION of keeping American families protected and secured.

Core Values

- ▶ Striving for excellent communication with our teammates and customers
- ▶ Courage to say and do the right thing
- ▶ Deep appreciation for our customers
- ▶ Integrity
- ▶ Fun
- ▶ Respect



The Platinum Partners Division

strives to help independent marketing organizations thrive. We do this by collaborating with three critical roles within the IMO: the key administrator, valued marketing director and the pivotal agency principal. Platinum Partner IMOs enjoy additional resources that enable them to be better equipped to drive enhanced results. Simply put, we maintain a strong presence to enhance an organization's existing talent, while remaining behind the scenes to its valued customers.

Platinum establishes relationships through a dedicated account manager, sales support team, competitive compensation and agency discounts. Currently, we work with 100+ agencies providing their staff with support for over 50 insurance carriers.

Our Platinum Partners services include:

- ▶ Working with the agency to help increase profit margins
- ▶ Valuable training for marketers
- ▶ Maximizing carrier relationships and onboardings to help achieve better results
- ▶ Assistance in creating an annual business plan with the aim of exceeding sales goals
- ▶ Providing solutions for more efficient staffing and operations
- ▶ Uncovering new potential opportunities with our in-house specialty services.
- ▶ Giving an agency powerful tools through a dedicated website

The Premier Division

was established to meet the challenges agency and IMO owners now face on a daily basis. We help agencies consider opportunities to allow Partners Advantage to invest in 10% – 50% of their company, a proposition that means owners could potentially put some money back in their pockets while retaining 50% to 90% ownership and control of their company. In turn, we bring in some of our training, technology and sales programs to enhance the agency's value, and also help to focus resources on increasing revenues.

Partners Advantage has a driving ambition to grow with good partners and to share some of the tools and skill sets that have resulted in our success over a 20-year history. With a desire to work closely with agencies to build long-term value for their businesses, we want to share this knowledge with select agencies, and through partial ownership, help them grow revenue in what is ultimately a mutually beneficial relationship.

The Advantage Division is a one-stop brokerage for licensed agents and agencies throughout the United States that sell annuities and life insurance. With our top-shelf training, technology and service, the Advantage Division gives dedicated financial professionals and agencies additional resources to grow their business by offering:

- ▶ The Partners Advantage Academy, which provides a broad menu of training programs and live training by some of the industry's top sales professionals.
- ▶ Online tools that help make servicing client needs easier, including our agent portal tools and mobile app.
- ▶ Specialty services through our underwriting team, compliance and suitability office, and senior advanced markets consultant.