

The Efficient Edge is a fee-based company dedicated to helping our clients get the most value possible from one of their most significant assets. We use actuarial tools and probability-based models to forensically evaluate and rehabilitate important life insurance properties.

We help individuals, families, businesses and their advisors answer 3 questions:

- Do I have a problem?
- If so, What should I do?
- Can I do better?

We have built a network of actuarial and product specialists who use a disciplined and scientific approach to optimizing life insurance. In stark contrast to the tools provided by the life insurance industry itself, we have built a proprietary policy model and stochastic simulation model that can be used to evaluate the viability and relative performance of any policy in the marketplace.

We use a sophisticated life expectancy probability model to document and manage important life insurance properties for individuals and institutions who understand their fiduciary responsibilities under UPIA and OCC Regulations.

Benefits Include:

- Expert Witness testimony
- Policy rehabilitation with impaired clients
- Initial policy design probability assessment
- Probability analysis for market-performance and interest rate sensitive policies
- Benchmark analysis for pricing and performance
- Stress-testing of policies for client specific risk tolerance
- Development of written Policy Management Protocol documents for those responsible for the ongoing management decisions
- Case design assessment and probability testing

Advantages:

- A science-driven approach, rather than a sales driven approach
- Objective results clearly outlined for easy decision making
- Liability management for trustees, advisors, and decision makers
- Optimization of such a significant asset often saves significant money
- Personalized case management empowers better policy management
- Rehabilitation rather than replacement as a primary solution
- Implement new policies with the right probability-driven performance expectations

For more information about our process: Peter Steger – 312.798.7144 or Jill Powers – 260.316.5863