

Engagements

- Chicago law firm client - \$50mm premium finance structure
- MFO client regarding their \$1,000,000 policy. Increased death benefit by 90%
- Wealth management firm's client regarding woman who has dementia, total coverage \$2,500,000
- Law firm client – \$500,000 variable life with premiums halted many years ago. Using our Monte Carlo simulation capability, we found that they client needs to deposit \$9,300/year in premium to keep variable policy in force to 100 with a 90% probability of success. Insurance company produced illustration indicated that they could continue \$0 premiums for life assuming a 6% linear rate of return!
- Engaged by a large Investment Bank's Private Wealth Client Group for a Life Settlement study and/or how to best optimize return for a \$30mm life insurance portfolio
- MFO Family, 30 policies within 3 different family units and engaged us and our **Efficient Edge Advantage** process to make the necessary changes to better optimize return
- CPA firm – engaged by client with Hybrid Whole Life (50% whole life/50% term life) policy of \$4M. In Hybrid whole life when the term insurance mix is 50% or more the policies are most likely in trouble especially if premiums were halted.
- Engaged by heirs of a large public company for our **Efficient Edge Advantage** process - \$65,000,000
- Engaged by a Single-Family Office to work on 2 life insurance portfolios, one of \$80mm and the other of \$18mm
- Large International Law Firm in Chicago - \$15,000,000 insurance analysis, family NW \$500,000,000
- Bank Trust department - optimize return on a \$5,000,000 life insurance portfolio with large term blend and large loans outstanding
- Bank Trust department hired us to optimize the use of 3 annuities - \$1,800,000
- Attorney referral to large independent RIA to work on 4 life policies totaling \$25,000,000 of death benefit. The project was to reduce \$200k of premiums to \$0 and maintain/optimize the amount of life insurance
- Milwaukee law firm – 5 policies totaling \$2,500,000 / premiums of \$62,000. Analysis led to a necessary decrease in death benefit on 3 of the policies where they will only recoup premiums as death benefit was reduced below premiums paid. Discovered \$12,000 of savings on other policies.
- NY office of Wealth Management firm (have worked on 5 cases) – client had embedded gains in 2 annuities (\$650,000 total inside annuity contracts). We collaborated with advisor to optimize the return of the annuity contracts based on retirement income analysis
- Engaged by a large Chicago law firm client to provide our Monte Carlo analytics pertaining to their \$4,000,000 variable life policy which showed that they need to double their premium to support the policy. Implemented new plan of insurance.
- Engaged by SFO to analyze their life insurance portfolio of 9 policies totaling \$157,500,000 of death benefit
- COO of Large Public Wealth Management firm with 6 personal life insurance policies
- Advised on a \$8,000,000 policy with Large Wealth Management firm in jeopardy of lapsing

Based on the above engagements, The Efficient Edge is looking for advisors and clients who want an objective analysis done where clarity and knowledge are a valued outcome from which informed decisions can be made in the best interest of the client. The advisors are the following: bank trust departments, trust companies, CPA firms, law firms, wealth management firms, Independent RIA's, and the MFO/SFO space.