Grow Your Business *by* Partnering *with* Experts

Advanced Design Life Insurance Solutions
World-Class Servicing / Reporting
& Premium Financing

SCHECHTER

Advanced Life Insurance Design

$12B Death Benefit ● $1.2B Cash Value ● 4,500+ Policies Serviced

Life insurance strategies designed for wealth transfer, tax efficiency, and long-term financial security.

At Schechter, we've been designing advanced life insurance strategies since 1939, helping affluent families, entrepreneurs, and business owners preserve and transfer wealth with purpose and precision. With over $12 billion in death benefit placed, $1.2 billion in policy cash value, and more than 4,500 policies serviced, our experience and scale set us apart.

We specialize in structuring life insurance as a powerful planning tool—for estate tax mitigation, liquidity, charitable giving, and long-term financial security. Working closely with clients and their advisory teams, we tailor each strategy to align with complex financial goals and multi-generational legacy planning.

Life insurance, when designed thoughtfully, can do far more than protect—it can create opportunity, unlock liquidity, and serve as a cornerstone of sophisticated wealth planning. That's the Schechter difference.

Hear From Our Strategic Partners

"Schechter is my partner of choice in the premium financing space. Our firms have a complete cultural alignment, and I will gladly put them in front of my most important clients when advanced design opportunities arise."

Daniel Cotter, Lakeside Financial Partners, Broadview Heights, OH

"The entire Schechter team are absolute pros in the Premium Financing space. Their legal, banking and product experts guided us through a significant and highly nuanced case design. I very much look forward to our next engagement."

Jordan R. Katz, CLU®, JR Katz, Northbrook, IL

"Without a doubt, they are one of the most well-respected firms in the country as they are the whole package. Built on a solid ethical foundation, they are a top-notch partner in the HNW space. They advocate on behalf of their clients to get the best possible result, and their all-around client experience are unmatched."

Bob Carter, Lion Street, Austin, TX

"In my 40+ years of experience, I cannot think of another firm or group that has bought as much "value-added" knowledge and planning help to the table to benefit our clients as Schechter."

Gary Hansen, Retirement Planning Center, Denver, CO

"Schechter has become a valued partner in Premium Financing and Advanced Design spaces. Their client-first mindset matches our approach perfectly. Most important to us is their unparalleled commitment to servicing these complex structures every year on a go-forward basis."

John Dovich, ChFC®, CLU®, MAI Capital Management, Cincinnati, OH

"I ran a case by Schechter, and they designed a plan that was a better solution for my client and increased my compensation ten-fold. The case was complicated, but they made it easier for me by handling all the sticky points."

Brian Evans, CPA, PFS, Madrona Financial Services, LLC, Everett, WA

Build Your Business

We understand the ultra high-net-worth community. We have invested significantly into a team of experts so that you don't have to. Accessing our technology and our service team ensures best-in-class ongoing policy and loan monitoring and management. Our Strategic Partners utilize our co-branded marketing materials and our experts to help open and win more business. Being advisors ourselves, we sit in your seat everyday.

Existing Clients

Bring Valuable Solutions

Drive Revenue

Prospective Clients

Differentiate Yourself

Capture New Markets

As a Strategic Partner, We Provide...

1. Innovative Insurance Solutions
2. Premium Finance Banking Advocates
3. Ongoing Policy Management & Service
4. Product Design & Analysis
5. Legal Structures, Tax & Planning
6. Advisor Support
7. Medical Underwriting *(optional)*

1

Innovative Insurance Solutions

We take life insurance to an entirely different level. We know that life insurance is not an off-the-shelf product; it is a chassis that, with the right design, can achieve a myriad of customizable objectives. Our research and design team builds life insurance solutions based on your client's unique circumstances. The end result is a policy designed specifically for your client, with a team in place to make changes to the policy as objectives or market conditions change.

GENERATE CASH FLOW

TRANSFER WEALTH

FINANCE PREMIUMS

OPTIMIZE INSURANCE PORTFOLIO

SELL UNWANTED POLICIES

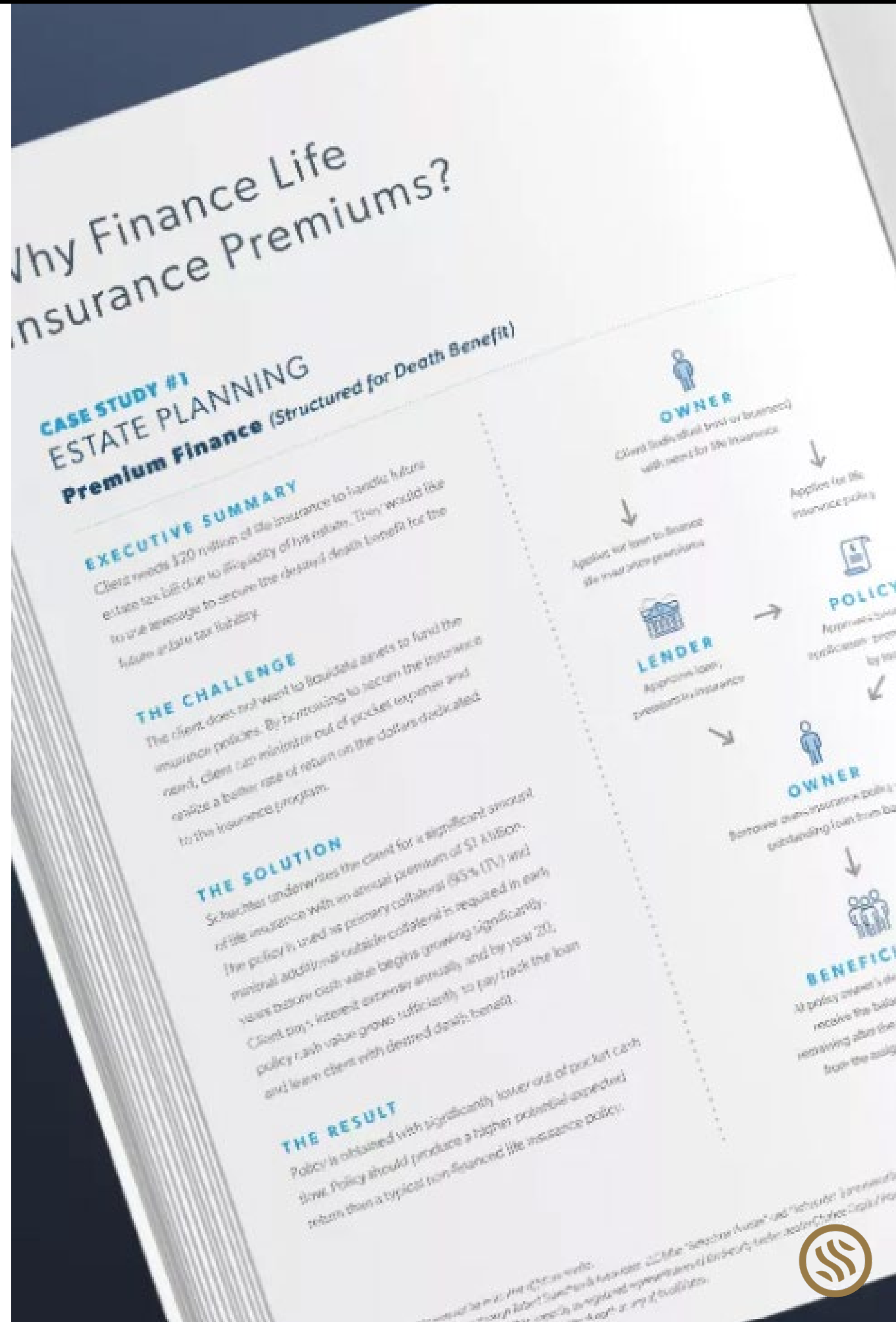
ALTERNATIVE INVESTMENTS IN TAX FAVORED ENVIRONMENTS

2

Premium Financing Banking Advocates

Financing premiums can be an attractive way to acquire life insurance. Our banking experts can help you navigate through the numerous programs offered by banks. Whether your client desires an additional tax-free income stream during their retirement years, or significant death benefit to pass to their heirs, financed life insurance can provide a great solution.

- SHOP BANKS ON YOUR BEHALF
- OVERSEE LOAN PAPERWORK PROCESSING
- ADVISE ON COLLATERAL REQUIREMENTS
- IDENTIFY INTEREST RATE HEDGES
- REVIEW & MANAGE LOAN ANNUALLY



3

Ongoing Policy Management & Service

Post placement service is critical to the long-term success of any advanced design case. Regular monitoring is not provided by the carriers. Our yearly performance reviews and annual statements keep programs on track and running smoothly for clients.

- ANNUAL REVIEW & REPROJECTION FORECASTS
- ELECTRONIC POLICY BINDER
- BENEFICIARY / OWNERSHIP CHANGES
- ONGOING CARRIER COMMUNICATIONS
- PREMIUM FINANCING LOAN REVIEW
- POLICY LOANS & WITHDRAWALS

4

Product Design & Analysis

Our team includes JDs, CPAs, LLMs, CLUs, PFSs, CAPs, MBAs, CFA charterholders, CFP practitioners, and CIMA consultants with years of experience running the numbers and digging in deep to develop great outcomes for your clients.

- IN-HOUSE DESIGN TEAM
- SCENARIO MODELING
- PRODUCT RECOMMENDATIONS
- INSURANCE OPTIMIZATION
- STRESS TESTING
- PROPRIETARY RESEARCH & BACK TESTING

5

Legal Structures, Tax & Planning

Access to Schechter's team of diverse professionals, including estate and tax attorneys, is key to the successful implementation of your complex case. The proper structuring and explanation to your client's existing attorneys and CPAs is crucial to winning cases. Our team is available to brainstorm with you and/or your client (and their advisors) to enhance the likelihood of creating the best design and strategy.

- ANALYSIS OF ESTATE PLANNING DOCUMENTS
- WEALTH TRANSFER STRATEGIES
- INCOME TAX ANALYSIS
- BUSINESS PLANNING
- DEFERRED COMPENSATION STRUCTURES
- PHILANTHROPIC PLANNING

6

Advisor Support

You can sit back with confidence and allow our team to develop the right programs for your clients and to provide you with materials to present and explain strategies to your clients. We are happy to support you at client meetings, on calls, every step of the way.

- CONSULTATIVE, EDUCATIONAL SUPPORT
- PIVOT TO OVERCOME OBJECTIONS
- ONGOING PROGRAM SUPPORT
- REAL TIME RESPONSE TO CLIENT INQURIES
- ADVISOR TEAM MEETING SUPPORT
- BRING ADDED VALUE TO CLIENTS

7

Medical Underwriting *(optional)*

Medical underwriting is both an art and a science. Our team of Underwriting Advocates blends the two together to drive valuable offers and results for your clients. Of equal importance is the team's ability to make the client underwriting experience as easy and hassle free as possible.

- GATHERING HEALTH INFORMATION REQUIRED
- BUYING POWER WITH CARRIERS
- COORDINATING CLIENT EXAMS
- INSURANCE CARRIER COMMUNICATIONS
- IMPLEMENTATION OF INSURANCE PLACEMENT
- NEGOTIATING FINAL HEALTH OFFERS

Premium Finance

Successful investors and businesses understand the wealth-creating power of leverage. For clients with an established need for life insurance, premium financing can allow them to take advantage of leverage to potentially reduce out-of-pocket costs and preserve capital for more lucrative investments.

We have built a team of bankers, product analysts, lawyers and underwriters who specialize in the ideation, construction, acquisition and implementation of premium financing programs. Top insurance advisors from around the country are partnering with us to bring the right solutions to the right clients.

Perhaps most important to the success of these strategies is the ongoing management of the program. Our service team is committed to providing our Strategic Partners and their clients with ongoing annual loan and policy management.

Are you interested in learning about the Strategic Partner Program?

Contact Us

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