



WEALTH INSURANCE ADVISORS

The Meritage Difference

MERiTAGe
WEALTH INSURANCE ADVISORS

INTRODUCTION

What Is Meritage and Who Stands Behind it?

MERITAGE
WEALTH INSURANCE ADVISORS

Meritage Wealth Insurance Advisors (MWIA) is a general agency with full support capability for financial advisors managing important, sophisticated client relationships.

OUR TEAM OFFERS:

- Advanced sales case design access through private practice relationships and life insurance carrier, legal and accounting professionals.
- Back-office support with high-end case management experience and underwriting support.
- Long-standing and expansive spectrum of strong life insurance carrier relationships. These relationships have been formed over decades of placing significant pieces of business with these carriers.



INTRODUCTION

Meritage Founders

- Each are highly credentials with more than 25 years of experience working with respected financial advisors in a consultant capacity
- Industry thought leaders
- Product knowledge leaders
- Valued planning partners
- Dedicated to supporting important and valued client relationships
- Responsible for the development, design, and closing of our clients largest and most intricate cases



INTRODUCTION

Meet Our Founders

Rick Stein

- Over 32 years of experience incorporating insurance into wealth planning
- Specializing in:
 - Estate Planning
 - Supplemental Income Strategies
 - Business Succession Planning
- An expert in helping clients structure and incorporate insurance into their comprehensive wealth plans



Experience

Consultant for
The Hartford

Consultant for
Prudential

Wells Fargo
Wealth Insurance
Specialist

INTRODUCTION

Meet Our Founders



Douglas Dunne

- Over 22 years of experience in the insurance industry
- Specializing in:
 - Protection Planning
 - Wealth Accumulation
 - Supplemental Income Planning
 - Wealth Transfer
- An expert in creative, personalized financial strategies for high income and high net worth clients

Experience

Smith Barney
Insurance
Specialist

Morgan Stanley
Insurance
Specialist

Wells Fargo
Wealth Insurance
Specialist

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INTRODUCTION

Meet Our Founders

Jorge Fuentes

- Over 25 years of experience in the insurance industry
- Specializing in:
 - Estate Planning
 - Executive Benefits
 - Business Succession Planning
- An expert in helping clients grow and protect assets for wealth transfer and legacy goals
- Former United States Marine Corps Staff Sergeant



Experience

Wells Fargo
Wealth Insurance
Specialist

INTRODUCTION

Meet Our Founders



Chuck Adam

- Nearly 30 years of experience in the insurance industry
- Specializing in:
 - Estate Planning
 - Wealth Preservation
 - Wealth Transfer
- An expert in helping clients grow and protect assets for wealth transfer and legacy goals

Experience

Paine Webber
Financial Advisor

Smith Barney
Life Insurance
Specialist

Wells Fargo
Advisors

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INTRODUCTION

Meet Our Founders



Erik D. Copeland

- Over 25 years of experience in the insurance industry
- Specializing in:
 - Wealth Accumulation
 - Estate Planning
 - Wealth Preservation
 - Wealth Transfer
- An expert in working with high income and high net worth clients and their financial teams to grow and protect assets for wealth transfer and legacy goals

Experience

US Bancorp

Merrill Lynch

Wells Fargo
Advisors

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EXPERTISE

What Sets Meritage Apart?

Our Expertise and Strategies

- The ability to navigate Jumbo life insurance cases (underwriting support and servicing).
- Broad experience with private and institutional practices.
- Being subject matter experts specializing in sophisticated techniques for individuals, business, and estates.
- Experienced providing consultative strategies involving Family Planning, Legacy Planning, Retirement Planning, and Business Planning for your clients and professional advisors.



EXPERTISE

Meritage Core Areas of Planning

We have established relationships with major insurance organizations (such as AALU, LIMRA, AIN) along with the advanced sales department of many of our platform carriers. These relationships mean we can address a spectrum of client planning needs:

Annuities
Charitable Giving
Executive | Business
Insurance
Legacy
Long Term Care
Retirement

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EXECUTIVE BENEFIT

Supplemental
Retirement Income
Using Life Insurance

Non-qualified Deferred
Compensation Plans

Buy-Sell Funding
Arrangements

Executive Bonus Plans

Split-Dollar Plans

EXPERTISE

Planning Strategies



INDIVIDUAL

Income Replacement

Supplemental Retirement Income
Planning Using Life Insurance

Life Insurance Policy Review

Annuity Maximization

IRA Maximization

Long-Term Care



FAMILY OFFICE & LEGACY

Premium Financing

Sales to a Defective Trust

Irrevocable Life Insurance

Trusts Leveraged
with Life Insurance

Liquidity Needs Analysis

Leveraging Credit
Shelter Trusts

Charitable Planning

Tax Planning

STRENGTHS

What Powers Meritage?

Our Adaptability and Support Staff

- The ability to navigate Jumbo life insurance cases (underwriting support and servicing).
- Experienced in providing consultative strategies for your clients and professional advisors involving; Family Planning, Legacy Planning, Retirement Planning, and Business Planning.
- Broad experience with private and institutional practices.



STRENGTHS

Meritage Institutional Coverage

We've got you covered.

Meritage proudly serves some of the largest and most established financial advisory firms in America. We would love the opportunity to help your company and clients as well.

Raymond James

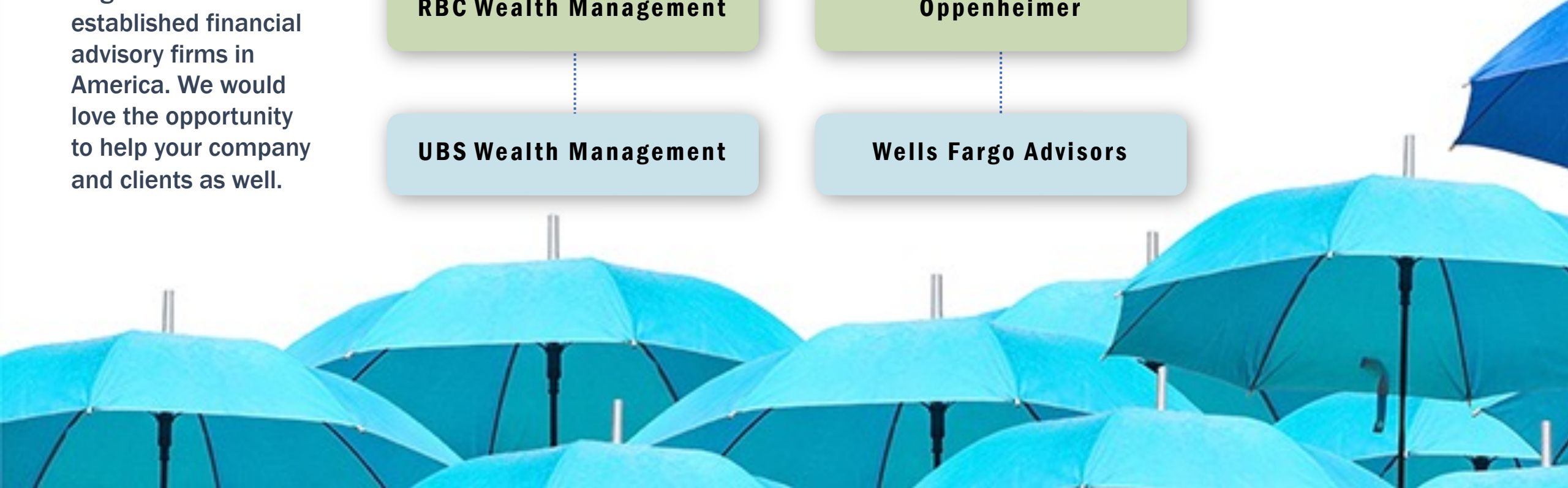
US Bancorp Investments

RBC Wealth Management

Oppenheimer

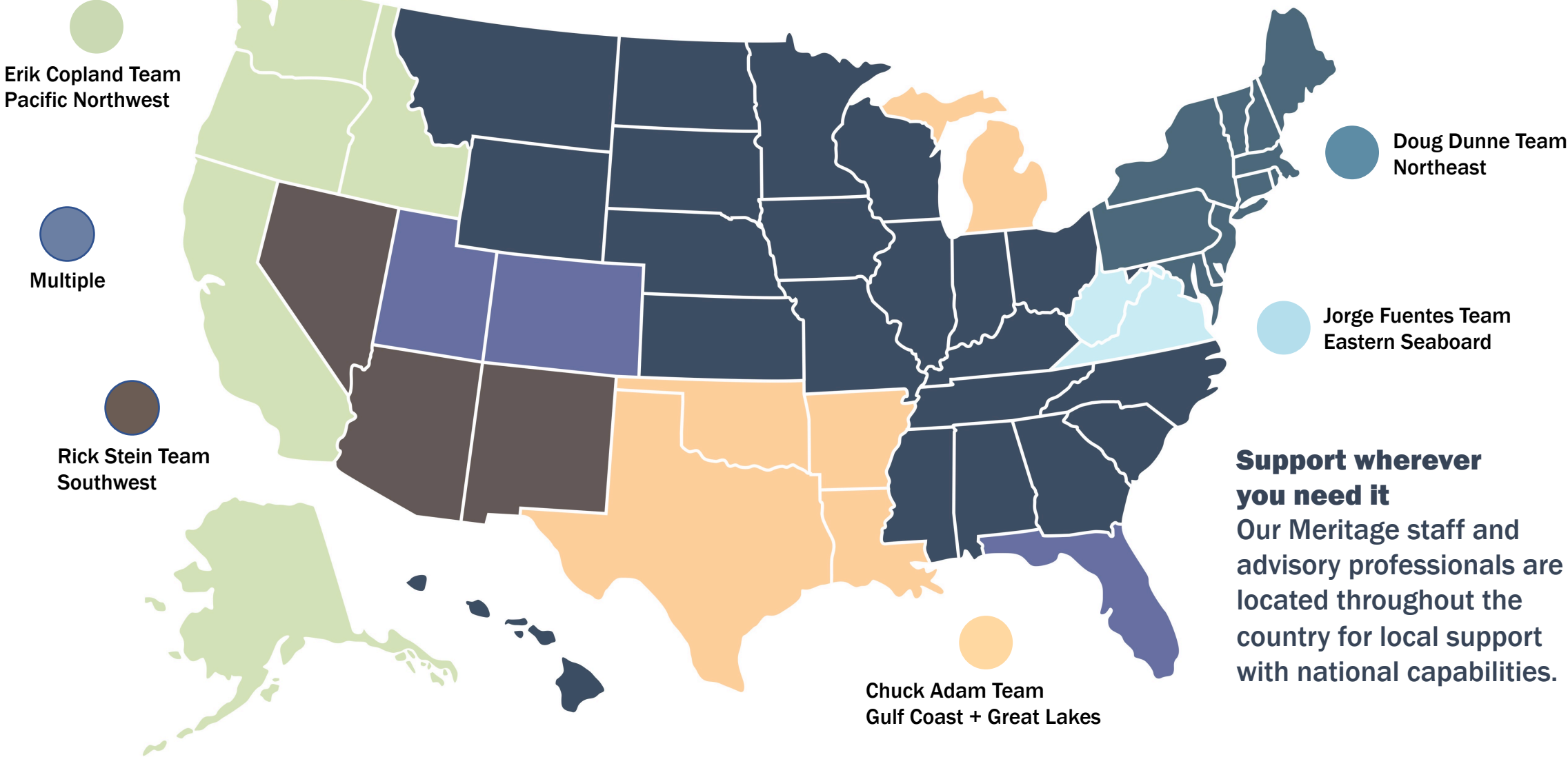
UBS Wealth Management

Wells Fargo Advisors



STRENGTHS

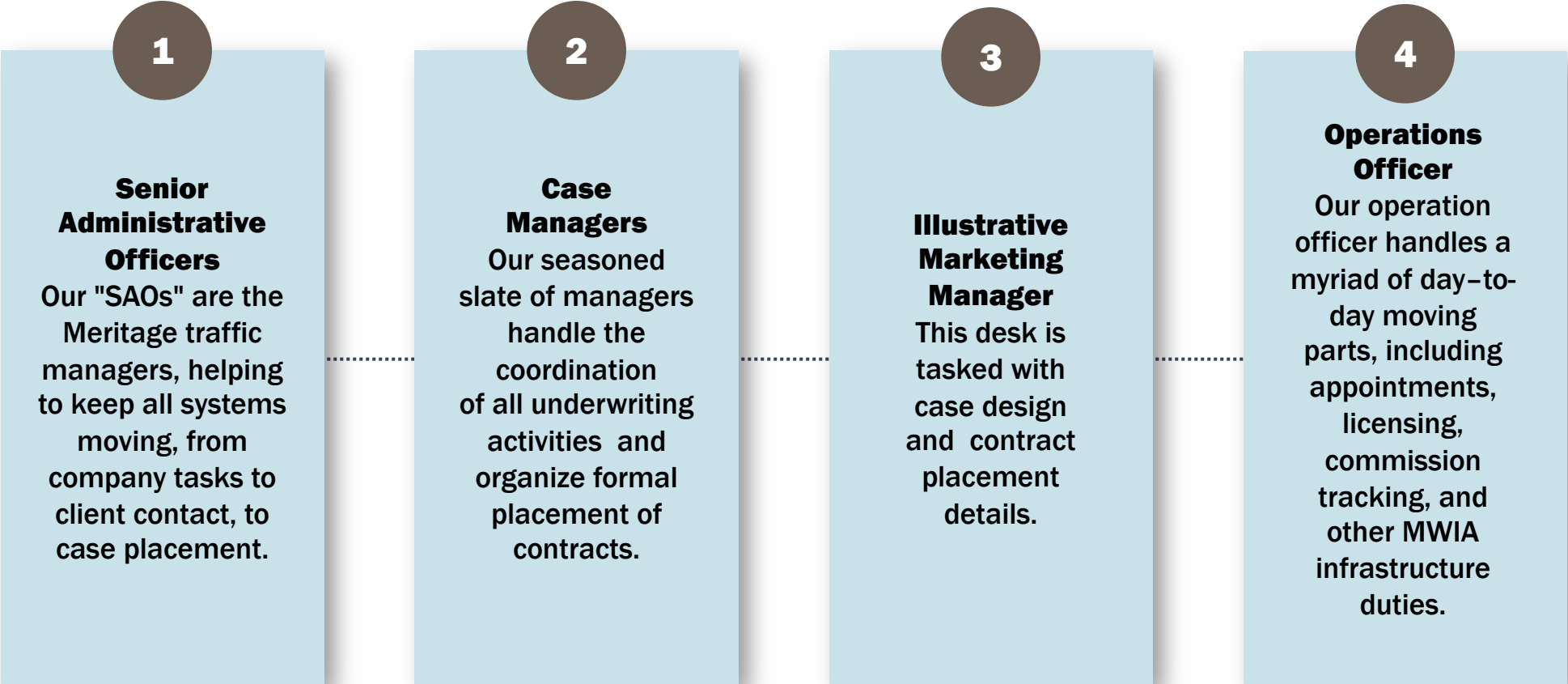
Meritage Geographic Locations



Support wherever you need it
Our Meritage staff and advisory professionals are located throughout the country for local support with national capabilities.

STRENGTHS

Meritage Support Staff



PROTOCOLS & RESOURCES

What Makes Meritage Worth Your Trust?

Our Commitment To Technology

We take the protection of our clients' sensitive information very seriously. We are fully committed to continually updating and reevaluating our security systems and protocols to stay ahead of threats.

IT Security

We have comprehensive IT service to protect our systems, servers, software, employees, clients and data from viruses, malware, hackers, lost or stolen equipment, and more.



PROTOCOLS & RESOURCES

Meritage Privacy & Security

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Our Commitment To Staff Management

Employee Onboarding

We have a strong HR management team which secures Background Checks, Employee Confidentially Agreements, NDA, and Code of Conduct Agreements.

On Going Training

All employees are trained in Cyber Security Protocols upon joining Meritage and receive continual training throughout their employment.

Retention

We work hard to recruit and maintain a highly skilled and trained staff. Most of our staff has been with us since day one.

Employee Offboarding

We follow employment exit protocols to protect MWIA equipment and intellectual property, client relationships, and sensitive data.



SUMMARY

What Makes Meritage Different?

Our Experience, Strategies, and Assets

- Highly credentialed founders with more than a century of combined expertise.
- The ability to navigate Jumbo life insurance cases (underwriting support and servicing).
- Experienced in providing consultative strategies for clients and professional advisors involving: Life Insurance, Long-Term Care, Retirement Income & Annuities, Legacy & Charitable Giving, Retirement Income & Annuities, Tax Advantage Wealth Management, and Business Succession & Executive Compensation.
- Broad experience with private and institutional practices.
- 15+ On-Team support and advisory professionals are located throughout the country for local support with national capabilities.
- Support staff built to accommodate sophisticated, complex underwriting strategies.
- A dedicated sales and service team to manage cases from application to completion.
- A continual commitment to protocols and security systems to protect our clients' sensitive information.