



**GILBERT-KRUPIN, LLC**  
Insurance for Wealth Transfer Planning

## Your Life is not a Commodity. Neither are Your Life Insurance Solutions.

Gilbert-Krupin, a nationally-acclaimed insurance advisory firm, creates and implements sophisticated insurance-based wealth transfer strategies for high net worth individuals and families. Our clients, who include some of the world's most successful entertainers, athletes and executives, and their advisors benefit from our decades of experience and collaborative approach to resolving wealth transfer, estate planning and asset protection challenges.

### Insurance. Only Insurance.

We are life and disability insurance specialists, focused exclusively on providing leading-edge solutions for our clients' wealth transfer needs. Our successful process is founded on:

- **Independence equals objectivity:** Privately-owned and operated, we are not attached to any one carrier. Our resulting objectivity results in the best possible advice and solutions for our clients.
- **Research:** Our policy audits and fiduciary reviews are consistent with the obligations outlined in the Uniform Prudent Investors Act. Through the process of evaluating in-force policies, we frequently make recommendations that result in significant savings to the client and greater fiduciary security for the trustee.
- **Access:** With average annual volume exceeding \$1.0 billion [in risk management], we have a distinct advantage over our competitors in the breadth of our insurance solutions, as well as our ability to obtain exceptions and offers from carriers. Our volume, in combination with our positive relationships with the carriers, allows us to provide our clients with insurance coverage at the best possible price.
- **Collaboration:** Life insurance is one piece to a much larger puzzle, and often is an overlooked asset. We typically work closely with our client's advisory team to solve wealth transfer issues.
- **Experience:** Our principals have over 130 years of combined experience. This depth of experience, coupled with an absence of conflicting interests, results in unbiased advice and services for our clients and their advisors.
- **Knowledge and Innovation:** A key to a successful wealth transfer plan is matching the client's objectives with the most appropriate solutions. Rather than push life insurance products, we apply exceptional technical knowledge of those products with innovative approaches to using them to resolve client needs. This results in a custom solution to accomplish the client's goals.

Since 1969, nationally-known banks, investment firms, accounting firms and law firms have trusted us to advise and represent thousands of clients on insurance matters. We look forward to exploring how our approach to wealth transfer planning can benefit you.