



Top 10 Reasons to Work with Gilbert-Krupin

1. **We are educators.** We take the time to listen to our clients and their advisors to understand their needs then educate them about solutions, as opposed to pushing the hottest current product.
2. **We are highly experienced and knowledgeable.** Our partners have been practicing as life and disability insurance specialists for an average of 32 years.
3. **Independence equals objectivity.** We represent clients and advisors, not insurance companies.
4. **Exclusive focus.** Our exclusive focus on life and disability insurance for wealth transfer planning allows us to channel resources and therefore provide superior guidance.
5. **Passion.** We are passionate about our business and our generating effective solutions for our relationships.
6. **Product /technical expertise.** As product experts, we know how to best structure products that result in the lowest possible cost and maximum return for clients.
7. **Underwriting advocacy.** Simply put, we get our clients the best underwriting classifications, resulting in the lowest pricing for comparable coverage. The difference between a normal/standard class and a preferred class is significant.
8. **Intellectual capital.** We share ideas and collaborate with each other in addition to being leading authorities in the industry.
9. **Commitment/innovation.** Our commitment to the life and disability insurance industry is evident in our consistently active participation in leading organizations, allowing us to provide superior guidance and fresh ideas to our clients and their advisors.
10. **Confidentiality.** We understand the sensitive nature of wealth transfer and estate planning. We manage our interactions with every client with the utmost professionalism, securely maintaining their confidential information.