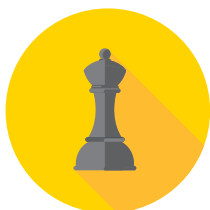




SWAT

UNDERWRITING

Closing Your Large & Complex Cases



Unparalleled Expertise



Securing the Best Possible Offer



What's Large?

- \$25M+ permanent coverage
- \$65M+ term coverage
- Case is Jumbo (total line exceeds \$65M)
- \$100k+ Target Premium

What's Complex?

- Multiple impairments
- A link to a multi-life case
- Multiple carriers
- Special planning situations
 - International life insurance
 - Premium Finance
 - Complex business structures
 - Foreign National

MEET THE TEAM



Teague Wright
 Chief Operating Officer
 20 years' experience



Robert Brookie
 Asst. Vice President, Underwriting
 35 years' experience



Michelle Konsky
 Underwriting Consultant
 18 years' experience



Jennifer Larwood
 Underwriting Consultant
 37 years' experience



Dorothy Penney
 Underwriting Consultant
 11 years' experience



Craig Tamaki
 Underwriting Consultant
 38 years' experience

QUESTIONS? EMAIL SWATUW@HIGHLAND.COM