

# Partnership Policy Statement

Separation of Insurance Planning & Wealth Management Services



## Purpose

The purpose of this statement is to clearly communicate our firm's commitment to maintaining a strict separation between our Ultra-High-Net-Worth Insurance Planning practice and our Wealth Management and Investment Advisory services when working with clients referred by outside advisors.

## Advisor Referral Protection

When an advisor refers a client to our practice for insurance planning, particularly PPLI:

- The engagement will be strictly limited to insurance and risk planning services.
- The client relationship will remain entirely separate from our Wealth Management and Investment Advisory business.
- The referred client will not be solicited for investment management services by our firm.
- Our wealth management team will not engage with or have access to the referred client relationship unless explicitly requested by the referring advisor and approved by all relevant parties.

## Operational Separation

- Insurance planning engagements are handled exclusively within the Insurance Planning division.
- Internal information sharing between the Insurance Planning and Wealth Management divisions is restricted.
- The Wealth Management team does not market services to or pursue business opportunities with clients referred solely for insurance planning.

## Commitment to Advisor Relationships

We recognize the importance of trust between our firm and the advisors who refer clients to us. Our role in these situations is to act as a specialized resource to assist with complex insurance and PPLI planning, while respecting and preserving the referring advisor's primary client relationship.

We remain committed to transparency, professional collaboration, and the protection of advisor relationships.