



Asset Protection

LIVE CONFIDENTLY KNOWING YOU ARE PROTECTED

Those who build wealth owe it to themselves to protect it. And with greater wealth comes an increased exposure to potential liabilities. Protecting the assets of high-net-worth individuals often requires sophisticated risk management planning and insurance coverage. We help you manage risk so you can secure your family's future, assets, income stream and estate and wealth distribution objectives. We will review and consult on asset protection and risk management strategies as well as life, disability, long-term care and property and casualty insurance coverage.

WE BELIEVE RISK MANAGEMENT IS A CRITICAL COMPONENT OF ASSET PROTECTION.

ASSET PROTECTION CONSULTING

Risk management is the process of identifying, determining the likelihood of, and quantifying the various risks of loss, and then managing exposure to these risks. We start with a simple premise—creditors can't access assets that you do not own or control. Based on your threshold for complexity and control, we will consult on transferring assets to other people or entities such as trusts, limited liability companies and partnerships. We will help you proactively manage your risk to protect your family and property from unforeseen events.

EMPLOYEE BENEFITS ANALYSIS

For those who are employed, quite often your core insurance is through your employer. We can provide you with a thorough review of your employer-provided group disability, life and health insurance. In addition, we can design supplemental insurance policies to provide permanent and portable benefits with higher coverage amounts to protect you.

SIGNATUREFD DIFFERENCE

A TOTAL SOLUTION

We have the ability to deliver the full scope of financial services in an integrated manner. This helps you to simplify your financial life, save you time, secure your future and reduce your risks.

DEDICATED SPECIALISTS

We have an expert team of risk management professionals dedicated to protecting you and your family.

INDEPENDENT & OBJECTIVE

We are fiduciaries and your interests come first. We are independent, which allows us to partner with the best insurers to provide you with the best protection.

OPTIMIZED & COST-EFFECTIVE

We design, negotiate and optimize insurance benefits to offer you superior protection and value while reducing costs and administrative burdens.

TEAM-BASED APPROACH

Our risk management professionals are part of your overall wealth management team who know and understand your entire personal financial situation.

INSURANCE CONSULTING

In order to address the complex needs and protection you require, we have an expert in-house team of risk management professionals. Our focus is not on placing insurance policies—it is in risk assessment, design and placement of insurance to minimize your risk exposure. We design, negotiate and optimize insurance benefits for our clientele to offer superior protection and value, while reducing costs and administrative burdens.

We are independent and objective and we operate so as to align ourselves with the world’s leading insurers to ensure that you get the coverage you need to protect your family and what you value.

OUR RECOMMENDED NETWORK OF PROVIDERS

INSURANCE TYPE	PURPOSE	SAMPLE PROVIDER LIST
Life Insurance	To protect and preserve your family’s lifestyle; to be a funding method to meet your goals or provide liquidity for estate tax purposes.	American General, AXA Equitable, John Hancock, Lincoln, Nationwide, Prudential, Transamerica
Disability Insurance	To protect your earned income while you cannot work because of illness or injury.	Ameritas, Guardian, Mass Mutual, MetLife, Principal
Health Insurance	To protect against medical expenses related to an illness or injury.	Referred to External Specialists
Long-Term-Care Insurance	To protect against potential nursing home costs or in-home care needs.	Genworth, John Hancock, Mass Mutual, Mutual of Omaha, Transamerica
Personal Property and Casualty Insurance	To protect yourself against certain liability claims and your property against damage, theft or disaster.	ACE, Chubb, Fireman’s Fund, Hartford, Progressive, Travelers
Umbrella Liability Insurance	To provide additional personal liability coverage over and above your homeowner or auto policies.	ACE, Chubb, Fireman’s Fund, Hartford, Travelers
Business or Professional Insurance	To protect against business liability claims, property damage and business interruptions.	Referred to External Specialists

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1230 Peachtree Street, NE Suite 1800 Atlanta, GA 30309 404 253 7600 www.signaturefd.com