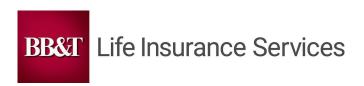
## Integrated Insurance Solutions For Your Clients

The insurance professionals with BB&T Life Insurance Services are here to help you strengthen the relationships you have with your clients to help manage their financial risks and fulfill their financial planning needs. We'll proactively work with you to provide an integrated approach to consulting with your clients and a seamless delivery of life, long term care and disability insurance products and solutions.



- Integrated Team. Our experienced life insurance professionals will be a part of your team and work
  proactively with you and your clients. And, as a continuation of the existing referral process through the
  Insurance Referral Operations Center, we're staffed to handle all of your clients' related life insurance needs.
- Client Discovery. An important offering provided by our team is the ability to help you identify opportunities in your book. We'll also provide you with education and training on key concepts from simple risk management needs to more complex business and estate planning.
- Dedicated Resources. We can work directly with you and your client in person or by phone. The clients'
  needs will dictate whether an insurance solution is provided as well as determine the appropriate
  insurance professional to assist them.
- Consultative Approach. Our team will help you identify the need, design an integrated solution and clearly
  communicate options to the client. We'll also partner with you to help you understand the concepts used
  to assist with wealth transfer, business planning and tax issues.
- Comprehensive Support Team. Along with our case designers and application team, our pre-sale support inCLU®des an Advanced Markets Team that consists of hand-picked attorneys, CPAs, CLU®s, ChFC®s, and CFP®s—skilled in using insurance for wealth transfer and wealth accumulation. As cases are processed, they are handled by our dedicated case managers and underwriters.
- The Power of Crump. Our team is backed by the power of the leading distributor of life and related products in the United States. Annually, Crump Life Insurance Services helps their agents secure nearly \$100 billion of insurance coverage for their clients. Crump has established strong relationships with the industry's top carriers to bring to market a product suite with the depth and breadth necessary to meet almost any client need.



## Your BB&T Life Insurance Services Team

We are pleased to introduce the insurance planning team at BB&T Life Insurance Services for your region. Our team brings decades of experience to assist you with your insurance needs and provide life, long term care and disability insurance products and solutions.

## Team Member Key Focuses Skill Sets & Knowledge **External Sales** Provide point-of-sale for Serve as an educational resource about issues where complex cases Ryan Clodfelter life insurance is an appropriate Regional Insurance Strategist Participate in client solution 919-716-9141 discovery meetings as an Ryan.Clodfelter@BBandTLife.com integrated member of the Review financial plans and solutions team work on insurance solutions ideas where appropriate Internal Sales Participate in client Ability to identify specific client needs, both individual and discovery conversations by **Brad Couick** phone to identify potential business, that provide value to Insurance Strategist 980-209-8623 insurance opportunities and the client and generate interest Brad.Couick@BBandTLife.com offer appropriate product in further discussion solutions across multiple Help client implement life, channels long term care and disability insurance solutions in the planning process Davis Vickers, Insurance Analyst Ability to make Facilitate transactional 704-417-5972 business at the direction of recommendations for Davis.Vickers@BBandTLife.com the Insurance Strategist traditional individual client needs Coordinate communication between the IRM partner, Help the client implement life, long term care and disability client and the Strategist solutions to meet the client's need at the direction of the Insurance Strategist **Business Development Specialist** Assist with identifying and Serve as an educational approaching clients as resource about issues where Laura Coleman well as connecting clients life insurance is an appropriate Business Development Specialist with the right resources solution 919-687-7242 Laura.Coleman@BBandTLife.com throughout all channels Review financial plans and work on insurance solutions ideas where appropriate