

Karl Heideman, CLU®, ChFC®, CLTC®, FLMI, AIRC, ARA™, ACS®, ALU

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Karl Heideman serves as Director of Advanced Sales at Crump Life Insurance Services, where he helps financial professionals work through complex insurance opportunities involving business owners, affluent families, and closely held companies. His role often begins where a traditional product conversation ends, bringing together planning strategy, case design, carrier capabilities, and the practical steps required to move an idea toward implementation.

Karl works alongside financial professionals, attorneys, certified public accountants, and other specialists to evaluate how insurance strategies may complement broader estate, business succession, executive benefit, and wealth transfer planning objectives. His experience includes sophisticated inforce policy reviews, financed policy analysis, advanced illustration design, and evaluating how carrier and product options may align with clients' planning goals.

In addition to case consultation, Karl plays an active role in the development of financial professionals and sales teams. He designs and delivers advanced planning education, develops case studies and practical planning resources, and serves as a frequent presenter at company-hosted events and educational programs. Through this work, he helps financial professionals turn advanced planning concepts into productive client conversations.

Karl graduated with a Bachelor of Fine Arts from the University of Arizona in Tucson, Arizona. He holds his Series 7 license and has earned the Chartered Financial Consultant (ChFC®); Chartered Life Underwriter (CLU®); Certified Long-Term Care (CLTC®); Fellow, Life Management Institute (FLMI); Associate, Insurance Regulatory Compliance (AIRC); Associate, Reinsurance Administration (ARA™); Associate, Customer Service (ACS®); and Academy of Life Underwriting (ALU) level one certifications.

Karl resides in Phoenix, Arizona, with his wife, two daughters, and their cats.

About Crump Life Insurance Services

Crump Life Insurance Services is a leading third-party distributor and service provider of insurance and retirement products. Crump supports the distribution of life insurance, annuities, long-term care, linked benefits, disability, and health products with the industry's premier sales and back-office support and technology services, marketing under the following brands: Crump, Hanleigh, Truist Life Insurance Services, and Tellus.

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