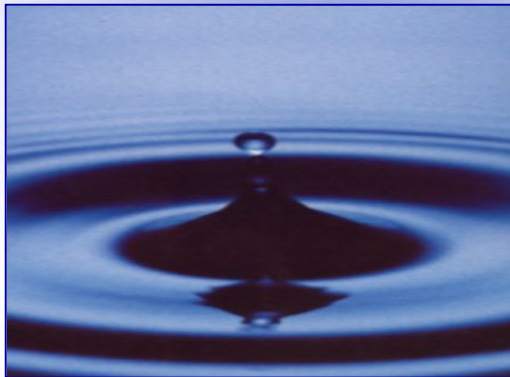


Principles:

- **Confidentiality & Security**
All employees are screened in advance of hire by a formal background check. Confidentiality agreements are provided upon request.
- **Independence**
Compensation is on a professional fee basis only. No member of the firm receives commissions, fees or any other form of compensation from any recommended vendor or service provider.
- **Avoidance of Conflict of Interest**
Absolute prohibition against participating in insurance industry or other vendor sponsored entertainment.



“We are dedicated to preserving the family legacy. Through planning for and management of destructive events, LRS is committed to the safety and security of the family and the preservation of family assets.”

**- Ken R. Butler
(President)**



Legacy Risk Solutions, LLC

**Analysts and Consultants
Risk and Insurance Management**

3729 Waitley Drive
P. O. Box 296
Richfield, OH 44286

Phone: 330-659-6337
Cell: 330-283-0952
Fax: 330-659-2608

Web: www.legacyrisksolutions.com
E-mail: kenblegacy@aol.com

**Legacy Risk
Solutions, LLC**

Legacy Risk Solutions, LLC

Mission:

Preservation of family legacy assets by innovative management of risk, catastrophic events and insurance.

Vision:

To be forever known as a passionate and independent advocate for the insurance consumer.



The focus of LRS is to provide independent and objective planning on a **fee basis only.**

Our Services Include:

- **Financial Planning — Life Insurance Portfolio Review**

Why should affluent families buy life insurance?

Few industries have changed as dramatically over the past twenty years as life insurance. It is the most used and least understood financial tool.

Affluent family needs change as wealth is diluted across multiple generations. Current life policies can be redesigned to offset this dilution of wealth.

An objective comprehensive life insurance audit would include:

- A review of the ownership structure
- Program performance to date
- Appropriateness of the amount, type and design of the coverage
- Benchmarks to similar type products
- An updated projection based on current assumptions and mortality tables
- Adjustments for tax planning purposes

- **The Right Business Insurance, With The Right Agent, For The Right Price**

The transactional costs for business insurance are too high.

We work with your agent to control these costs by supervising their activity. Another tool is to compare cost and coverage by benchmarking to other clients.

The goal is to protect the core family legacy assets! Business risks are evaluated and solutions are offered to guide the family owned business in the management of risks.

Services — Continued

- **Employee Benefits Consulting**

The escalating cost of health insurance is a threat to a family's legacy.

Strategies will be designed to meet this challenge, for both family businesses as well as individual family members who find themselves uninsured. Services may include:

- Objective benchmarking of costs to other similar groups
- Aggressive negotiation of renewals with the selected agent, broker or insurer
- Provide coverage when a family member becomes uninsured
- Assist in the explanation of plan changes to employees of the family office or other family business
- Independent evaluation of plan design alternatives offered by the agent, broker or insurer

- **Catastrophic Event Planning**

Planning for the family's safety, security and the preservation of their legacy.

Each plan is tailored to the family's needs, including business continuity planning for the family's commercial interests. Plan objectives include:

- Protect the most valuable assets - **the people**
- Structure the plan to meet the most likely challenges to the Family Legacy, including founder death, pandemic disease and other catastrophic events
- Family relocation due to an extended disruption of local infrastructure



Goal

To develop plans that insulate the family from financial harm and to sustain them during an extended disruption of local infrastructure or the period of uncertainty after an untimely death.

Legacy Risk Solutions is led by Ken R. Butler, CPCU, ARM. Mr.

Butler is an entrepreneur and industry leader in the analysis of family needs and development of legacy preservation plans, to meet the varied and



complex needs of affluent families.

- Fee Only -

- No Commissions -

- No Conflict of Interest -

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