APPEL INSURANCE ADVISORS LLC

About AIA

Since 1992, the goal of Appel Insurance Advisors, has been to help individual and corporate clients worldwide obtain the highest quality "people insurance", life, health, disability income, and long term care insurance.

Our firm provides analysis, recommendations and implementation of insurance programs designed to help protect your family's wealth; as well as all aspects of insurance as it relates to a business.

How we STAND OUT

Why would emerging wealth individuals and couples, established families and successful business clients choose Appel Insurance Advisors as their insurance "coach"?

First and foremost, we have specific knowledge in the life insurance field, with a focus on advice rather than being product focused. Like a good coach, we look at the whole field of options available to us, determine with you the best strategies to help reach your goals, and find the best players to make it happen.

As the client/trustee, you may also choose to utilize one of our teams of highly qualified professional advisors as players on your team. Many levels of "coaches" work in financial services. What sets Appel Insurance Advisor's apart is the comprehensive nature of what we can accomplish as your personal or corporate insurance portfolio professional.

PEOPLE INSURANCE

Appel Insurance Advisor's unique business focus is providing custom, sophisticated life, disability income and long-term care insurance solutions for emerging wealth individuals and couples, established families and successful business clients.

Known for our independence, simplicity and transparency in communicating the benefits and costs of strategic alternatives, we bring confidence to the insurance acquisition process.

Our insurance focus enables us to channel our resources and provide superior insight and guidance on the best tools for:

- Life Insurance
- Disability Income Insurance
- Long-Term Care Insurance
- Wealth Transfer
- Business Succession Planning
- Buy-Sell & Key Person Life & Disability Insurance Coverage
- Special Needs Planning

Adding new skill-sets and expertise to our clients insurance plans

STRATEGIC ALLIANCES

Our strategic alliances with accounting, investment, insurance and law firms are established to provide clients with what we believe to be the best available advice and counsel on their complex financial affairs, including, but not limited too:

Estate Planning

- Wills, Trusts, GRATs
- Family Foundations
- Family Partnerships

Family Office Practice

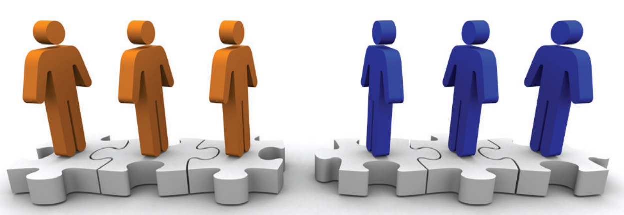
- Bill processing & cash flow projections
- Service payroll needs
- Personal financial statements

Tax Planning

- Managing capital gains/losses
- Tax return preparation
- Quarterly income tax projections
- Not-For-Profit Organization planning and returns

Insurance Planning

- Group Health Insurance & Ancillary Benefits
- Property & Casualty Insurance
- Commercial Insurance



*All Legal and Tax advice as well as Commercial services are offered by insurers and Advisors independent of Signator Investors, Inc., and Appel Insurance Advisors, LLC.

"Things do not happen. Things are made to happen."

-John F. Kennedy

OUR PROCESS

Step 1: Consultation

First, we simply get to know you and your unique financial situation, goals and needs.

Step 2: Analysis

We conduct a thorough analysis of your current financial picture. In order to offer you a truly comprehensive service, if necessary, we leverage professionals who specialize in the areas of law, accounting, business valuation, financial investment planning and organizational development. This allows us to find answers that are both effective and meaningful to you.

Step 3: Customized Solutions

We understand that each person and each business is unique. Your customized insurance & financial strategy will address the challenges that are most important to the success of your financial future.

Step 4: Monitor & Review

Our relationship doesn't end with the implementation of your insurance & wealth transfer strategy. At AIA, we are committed to meeting with you on an ongoing basis. This is essential in order to monitor evolving needs and goals. We pride ourselves on this commitment.

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