



# Greenberg, Wexler & Eig, LLC

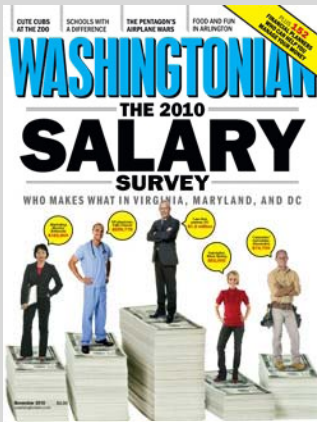
Insurance  
Employee Benefits  
Qualified Retirement Plans

*Thought of for how much we know,  
known for how much we care.*

Greenberg, Wexler & Eig is a brokerage and consulting firm dedicated to providing innovative insurance, benefits solutions and qualified retirement plans for individuals, families and businesses.

As a member of M Financial Group, our clients benefit from our access to financially sound insurance carriers, proprietary products and some of the best minds in the business.

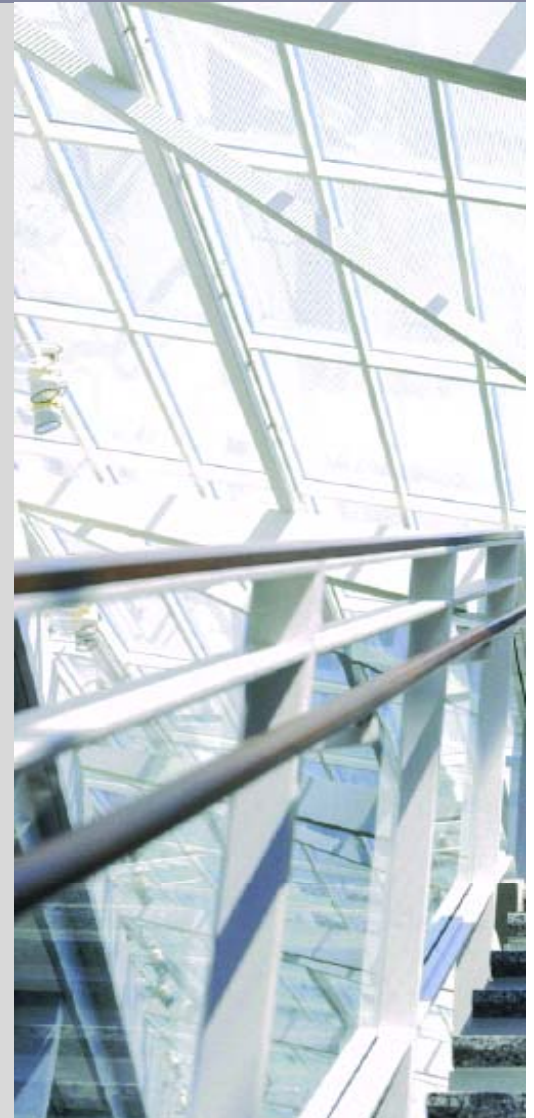
SCOTT GREENBERG, DAVID WEXLER & KEITH EIG  
ARE CONSISTENTLY RECOGNIZED AS  
**TOP INSURANCE AND FINANCIAL ADVISORS**  
IN THE MD/DC/VA AREA



Washingtonian  
Magazine  
November 2010



Northern Virginia  
Magazine  
April 2011



# WEALTH TRANSFER AND INSURANCE

Estate planning is more than the preparation of documents and the implementation of tax strategies. It is the preservation of family businesses, of wealth created by those that came before us, funding legacies for our children, their descendants, charity and those with special needs. A good estate plan not only defines who gets what and when, it's also about creating stewards for the wealth to be received by future generations.

Greenberg, Wexler & Eig (GWE) specializes in the design and creative funding techniques of insurance contracts. We frequently work with our client's other professional advisors as a team. Life insurance is a unique asset class and our clients, their families and the charitable community benefit from our knowledge, creativity and ability to implement programs designed to create tax efficient liquidity when it is most needed.





# PERSONAL FINANCIAL SECURITY

The financial risks of death, disability and long term care expenses can be significant. The difference between existing family resources and the capital required to keep the family out of financial jeopardy is the basis of Personal Financial Security planning. We help families assess the risk, examine current resources, quantify the difference and then scan the market for the most suitable risk management products. GWE coordinates the implementation of these products with our client's estate and financial plans.

## **Products Include:**

- Permanent & Term Life Insurance
- Annuities
- Disability Income Insurance
- Long Term Care Insurance

*"My confidence in your firm surpasses simply knowing that the families you work with are in capable hands. The team at GWE offers the perfect blend of experience, knowledge and compassion that my clients, friends and family deserve." \**

**-- Financial Planner  
McLean, VA**

# BUSINESS INSURANCE

Over the years you've transformed the spark of an idea into a thriving, successful business. The steps you took to build your business are the same ones we take to help you protect it: preparation, knowledge and execution.

A business is greater than the sum of its parts. Like a family, the risks of death or disability of an owner may put the financial security of the business, its partners, its employees and its creditors all in jeopardy. We help businesses assess the risk, design strategies, scan the market and implement the most suitable products for insuring the succession of a business. We also help coordinate these plans with our client's estate plans.

## **Succession Planning:**

- Key person insurance
- Stock redemption plan funding
- Cross purchase plan funding
- Disability buyout
- Estate Coordination



# EMPLOYEE BENEFITS

## *Where does it hurt?*

Concerned about rising health care costs? Perhaps you need a benefits plan that your employees can understand and appreciate...while you take advantage of lower premiums. Maybe you need a creative executive bonus plan to attract and retain highly desirable talent. Or you might be thinking about a succession strategy to ensure the company you worked so hard to build will still be thriving after you retire.

The right plan can build a future for your business and directly enhance your bottom line profitability, while the wrong plan can extract resources from your business. GWE will work with your business to develop long term strategies to control claims, resulting in long term savings.

At GWE, we believe that the best thing we can do as your advisor is to design an appropriate solution so that you can get back to the task of running your business. GWE goes beyond expectations to deliver superior customer service.

### **Healthcare:**

- Consulting
- Plan management
- Creative, innovative design and analysis
- Market analysis and benchmarking
- Health and wellness programs
- Audit services
- Custom employee communication programs

### **Ancillary Benefits:**

- Group life insurance
- Group short and long term disability
- Dental
- Vision
- Group long-term care



# HEALTH AND WELLNESS

Health insurance is the single most important benefit to employees, and the most financially challenging issue for employers. And now, more than ever, it has become a complex and dynamic benefit with new compliance regulations. GWE will help you sort through all the questions and considerations that surround health and wellness programs – and ensure that your health insurance dollars are spent wisely and productively.

Our team of experienced advisors conducts a meticulous analysis of the plans you have in place and explores alternatives in design, products and carriers. In most cases, it's not enough to shop carriers, negotiate renewals and make changes to your plan. At GWE, we help you improve efficiencies and mitigate healthcare spending by proactively managing your current and future risks.



Beyond Expectations		
<u>Services</u>	<u>Traditional Brokerage</u>	<u>GWE: Added Value</u>
Shop market for quotes	✓	Yes
Spreadsheet Plan Options	✓	Yes
Employee Enrollment Meetings	✓	Yes
Employee Claims Adjudication	Maybe	Yes
Long-term Cost Containment Strategies		Yes
Wellness Programs		Yes
Online Enrollment		Yes
Legislative Updates		Yes
Benefits Surveys		Yes
Employee Benefit Statements		Yes
Webinars		Yes
Health Care Advisory Services*		Yes

\* GWE is a Registered Health Insurance Advisor with the state of Maryland

# QUALIFIED RETIREMENT PLANS

Retirement plans are about more than just investment returns. They are about helping employees achieve financial security for their retirement years. In addition, a well crafted plan can attract and retain the right talent. However, managing qualified plans can be complex and time consuming. Tax laws change regularly and regulations are often confusing.

GWE will analyze your current plan to make sure you are taking advantage of every strategy available. Whether our analysis shows you'd be best served with 401(k), profit sharing, cash balance plans or a combination of qualified options, we'll develop and implement a strategy to maximize your plan contributions. GWE can also provide co-fiduciary support to ensure that you are meeting all of your fiduciary responsibilities and establish a foundation that goes beyond conventional security.

GWE provides ongoing benchmarking and investment review and customized service and education schedules. In addition, we will conduct a comprehensive search to identify the most appropriate investment platform provider based on:

- Investment Oversight Standards
- Long Term Track Record
- Interactive Technology Services
- Consistent Performance
- Enrollment / Ease of Implementation
- Competitive Fees
- Educational Material
- Fund Selection
- Superior Research
- Fiduciary Support





# EXECUTIVE BENEFITS

Many businesses provide executive benefit plans for key players. They are typically important negotiating points for the top people in your organization, designed to attract and, most importantly, retain the best people.

GWE will work with you to identify opportunities and tactics that go beyond conventional qualified benefit caps – with services that include the design, implementation, and funding for these nontraditional executive opportunities. We'll show you how incentives like supplemental non-qualified plans, executive long term care and executive disability coverage can create loyalty.

## **Executive Options:**

- Nonqualified retirement plans
  - Executive deferral plans
  - SERP (Supplemental Executive Retirement Plans)
- Alternate funding mechanisms
  - COLI (Corporate Owned Life Insurance)
  - TOLI (Trust Owned Life Insurance)
  - BOLI (Bank Owned Life Insurance)
- Executive disability
- Executive tax-favored long-term care
- Supplemental executive life insurance
- Section 162 Bonus Plans
- Split Dollar Life Insurance Plans

# OUR VALUE PROPOSITIONS



As a shareholding M Financial Group member firm since 2005, GWE can access this nationwide network of industry experts on your behalf which allows us to offer exclusively designed and priced proprietary products, as well as distinctive solutions unavailable from most firms.

Our goal is to educate and guide our clients and their professional advisors so that they are positioned to make the best possible decision for their unique situation.

Our firm operates as a team. We dedicate the most appropriate resources to each client and their particular situation. The partners and professional staff at GWE offers a wealth of diverse insurance experience and skill that can specifically address the unique needs of our clients to fulfill their long term plans as recommended by their advisors.

Most importantly, we represent our clients to the insurance marketplace. We provide objective advice through multiple carrier relationships. As a Member Firm of M Financial Group, we have access to a network of many of the highest quality insurance carriers, proprietary insurance products, as well as some of the best minds in the industry.


Our community of clients consists of affluent families and thriving businesses, as well as those who are on their journey to success. Our clients know and appreciate that their insurance and benefit needs are in the hands of knowledgeable and experienced professionals who work as a team.

Everything we do, from initial plan design and consultation to compliance monitoring and administration, is geared toward achieving results and delivering value for our clients.



*"I am consistently pleased at the degree of sophistication GWE demonstrates across the full spectrum of insurance, compensation, and benefit programs, often turning problems into solutions."*

**-- Attorney  
Fairfax, VA**



We are Connectors. We have over 75 years of combined business experience in the Washington Metropolitan Community. Our Principals have held leadership positions in the insurance, estate planning and charitable community. Our clients frequently asked us for referrals to professionals in the legal, accounting, investment and banking communities. We use our network of advisors and business contacts to connect our client with their other professionals or relationships that can further the financial or business needs of our clients.

Our core values include giving back to our industry and community through our direct involvement and leadership. We are committed to donating time and money annually to charitable organizations in our community and industry.

# M FINANCIAL GROUP

**M Financial Group is a recognized leader in the financial services industry.**

Our Member Firms focus solely on providing financial solutions for the ultra-affluent and corporate markets through an exclusive network of some of the nation's most successful independent financial services firms.

**We are independent firms that work together for the common benefit of our clients.** Each of our Member Firms is independent. Yet all benefit from group's collective buying power, technological resources, and diverse expertise.

**We are a distribution force, yet we wield tremendous influence over product development.** Because of the volume and quality of our business, we are free to assess the strengths of potential partners and work with industry leaders to develop innovative solutions for our clients' unique needs.

**We specialize in personalized service, supported by national resources.** Doing business with a Member Firm ensures you of both in-depth local and regional service you need, and the breadth of financial solutions you want.



# PARTNERS

## *SCOTT GREENBERG, CLU*

Scott specializes in employee benefits, including health insurance programs and qualified retirement plans. He is also a frequent speaker and author, conducting seminars for the insurance, accounting, legal, and medical communities.

## *DAVID WEXLER, CLU, ChFC*

David is a recognized authority in estate planning, succession planning, and executive compensation plans. He also supports members of the GWE team with quantitative and spreadsheet analysis and tax insight.

## *KEITH EIG, CLU, CLTC*

Keith specializes in Life, Disability, and Long Term Care insurance and serves as the firm's Managing Partner. Keith is also very involved with the Greater Washington Foundation of Insurance and Financial Advisors.

**“It’s not working with just one agent. We’re a firm, a brokerage firm. We represent our clients to the marketplace. I go out of my way to make sure that I understand our client’s side of the equation, what it is they are trying to accomplish with their employee benefits, what they want for their families, their business succession and their estate plans. The best part of my job is getting to know our clients”**

**- Scott A. Greenberg**  
Partner  
CLU



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Greenberg, Wexler & Eig is independently owned and operated.

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