AiK2
PRIVATE CLIENT
Powered by KORE Insurance

About Our Private Client Services

We've been in your shoes.

As former operators of RIAs, we understand the balancing act between the business demands and client needs. One of the most effective ways to grow as a firm and protect margins - while serving as a quarterback for clients - is to offer enhanced services.

That's where we come in. We partner with RIAs by helping them expand their services to include both property and casuality insurance.

Your high-net-worth clients don't expect you to be an expert in everything. But they do expect you to take a holistic view when it comes to their finances. **We can help you to get there.**

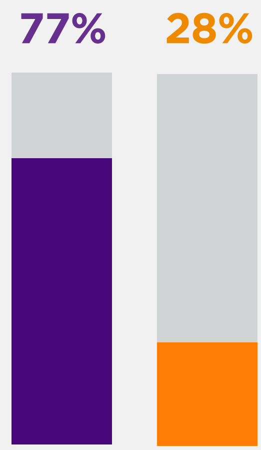
We partner with firms in 3 unique ways:

1. **Add value to what you are currently doing**
    - You have helped grow your clients wealth, now help protect it by taking a 360° planning approach to their financial needs.
2. **Bring in additional revenue to your growing firm**
    - The clients we have the privilege to work with are your clients at the end of the day. For firms licensed to sell insurance, we share the commission with you, fueling organic growth for your firm while strengthening the relationship you have with your clients.
3. **Protect your assets under management**
    - If your clients are concentrated in certain geographic areas, consider the effects of a catastrophic event that requires clients to redeem large sums to rebuild homes or businesses.
    - You have spent years planning with your clients and unfortunately most clients have spent little to no time putting a plan in place to protect their personal and business assets.
    - Financial planning in the future has to take a fiduciary approach and take all liabilities into account.

We specialize in the high-net-worth and ultra-high-net-worth spaces.

We believe most successful families are overpaying for sub-par insurance that doesn't adequately protect them. It's important to understand that not all insurance policies are created equal, from exclusions to available enhancements such as worldwide liability or cyber.

These clients have outgrown the standard markets and end up paying for coverage that leaves them significantly exposed.



Did you know that 77% of high-net-worth clients assume their advisors are reviewing their personal insurance needs, when in reality, only 28% of advisors currently do so.

Source: Chubb

"By working with AiK2 Private Client, we have deepened our client relationships by providing personal lines and P&C insurance. AiK2 understands the private client insurance market and offers creative and comprehensive solutions for families who have accumulated significant wealth."

BENTLEY BLACKMON
CEO, Naviter Wealth

Our focus

We're a broker that has strong, decades-long relationships with the major insurance carriers serving this specialized client base. Our mission is to partner with your firm to revolutionize the insurance buying process by utilizing our deep industry expertise and personal connections to deliver ease, value, and transparency beyond insurance.

Home	Auto	Excess Liability	Collectibles	Lifestyle	Motorized Toys

We keep it simple.

In some cases coverages and costs are adequate, however in **80% of our reviews we find uncovered risks and unnecessary expenses.**

By including the lifestyle questionnaire in your planning process, advisors, like you, are adding value to their client relationships and opening new revenue streams for their firms.

Step 1: Client will complete our lifestyle questionnaire and submit copies of their current coverages

Step 2: AiK2 team will provide a lifestyle review with recommendations in a PDF and video, based on documents provided

Step 3: Client makes a decision to stay with current program or decides to work with AiK2 to find better protection

Step 4: AiK2 works with our trusted partners to find the best coverage for clients' needs and presents the option in a lifestyle analysis

Step 5: Client chooses the solution that is right for them and joins the family

We keep it fun!

Insurance doesn't have to be boring, especially for accomplished families. Their lifestyle needs allow us to engage in unique ways. From education that matters, and events based around their passions - the possibilities are endless, not only in providing the proper coverage but in creating memorable experiences.

Ready to partner?

Send an email to pcsales@aik2.com.

Program Components

Custom solutions to meet your needs

Our RIA partners believe insurance is necessary in protecting their clients' wealth.

We work to enhance your client's experience and provide an easy solution that addresses your client's insurance needs. During our initial discovery meeting, we suggest a roadmap for offering solutions to your clients, discuss how involved you want to be, and transparently discuss how we can work together.

Understanding your clients

Our lifestyle questionnaire ensures we understand your clients — including their lifestyle characteristics and how those impact their insurance needs.

This step is about highlighting unknown gaps in their current coverage based on a simple lifestyle questionnaire. We deliver an obligation free evaluation in a lifestyle review. Our end goal is to give clients knowledge and tools to feel comfortable that their lifestyle risks match their tolerance.

Advocating with carriers

We find the perfect match for each client.

Shopping comes secondary. If the client wants us to shop on their behalf, we'll dive into a lifestyle analysis with the client and present options. We utilize our strong, decades-long relationships with High Net Worth carriers serving this specialized base to obtain the best protection options for your client.

The right insurance will be the difference in how a client faces loss, rebuilding, and more.

Delivering information in easy-to-understand formats

Regardless of which level review your client chooses, they will receive their proposals in two formats: PDF and video.

Both formats are clear and easy to understand and can be shared with outside decision-makers and advisors as needed. The video version includes additional details and talking points that you can confidently use in your discussions with clients, without becoming a P&C expert.

PDF Proposal

Video Proposal

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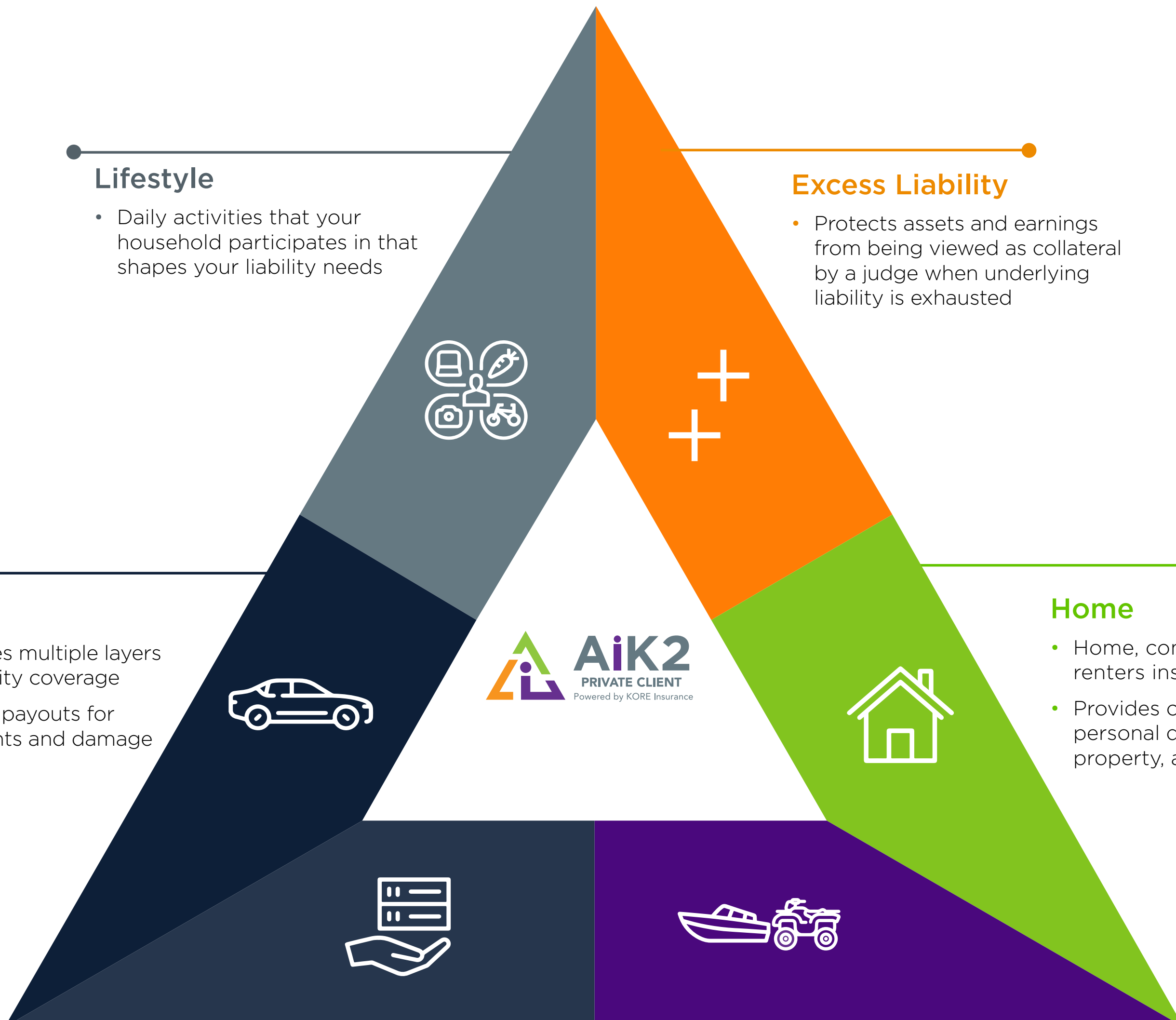
Available Solutions

No two people live life the same way.

That's why we've built out-of-the-box solutions to maximize coverage and protect everyone and everything that matters most to your clients.



Lifestyle

- Daily activities that your household participates in that shapes your liability needs

Excess Liability

- Protects assets and earnings from being viewed as collateral by a judge when underlying liability is exhausted

Auto

- Provides multiple layers of liability coverage
- Covers payouts for accidents and damage

Home

- Home, condo, or renters insurance
- Provides coverage for personal dwellings, property, and liability

Collectibles

- Insurance for valuable items
- More protection, an agreed value, and flexibility in replacing damaged or lost items

Motorized Toys

- Insurance for non-licensed vehicles, motorized toys, and novelty items
- Protects owners financially in the event of a liability loss

Ready to partner?

Start the conversation today by contacting us at pcsales@aik2.com.