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TIME, a Crump company, is the planning and insurance consultant to financial advisor firms throughout the United States. TIME brings expertise in estate and tax planning, business planning, charitable planning, and life insurance to the clients of financial advisors. This partnership allows financial advisors to provide a comprehensive process to their clients without losing focus on their own area of specialty. TIME provides advisors with a single resource for all of their planning and insurance needs. We support the comprehensive planning process by providing related carrier and industry marketing materials to help advisors understand complex planning elements.

Solutions

Connect

About

Life Insurance

**Evaluation and** 

Implementation

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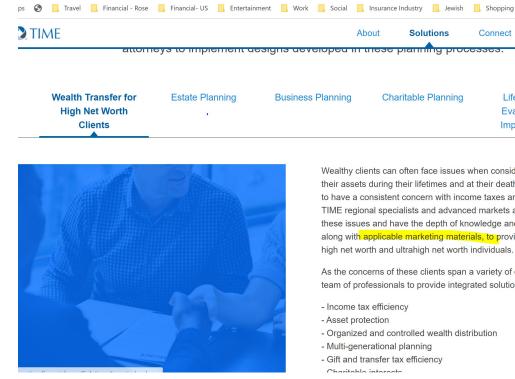
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TIME hold contracts with many of the largest, most respected life insurance companies offering the most competitive, secure and innovative products on the market today so that financial advisors can provide the most suitable insurance products to their clients. We are constantly surveying the market to assure the advisors we serve have access to the full range of products, offered by carriers of the highest ratings and financial status.

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Charitable Planning

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Wealthy clients can often face issues when considering the distribution of their assets during their lifetimes and at their deaths. They also tend to have a consistent concern with income taxes and asset protection. TIME regional specialists and advanced markets attorneys understand these issues and have the depth of knowledge and experience necessary, along with applicable marketing materials, to provide creative solutions for high net worth and ultrahigh net worth individuals.

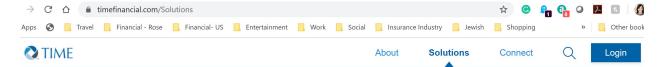
As the concerns of these clients span a variety of disciplines, it requires a team of professionals to provide integrated solutions including:

- Income tax efficiency

About

- Asset protection
- Organized and controlled wealth distribution
- Multi-generational planning
- Gift and transfer tax efficiency

Charitable interacte



TIME works closely with clients' existing professional advisors, as well as with estate planning and business attorneys to implement designs developed in these planning processes:

Wealth Transfer for High Net Worth Clients Estate Planning

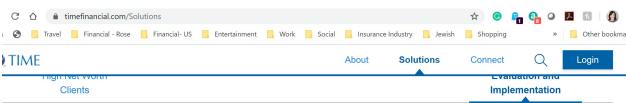
**Business Planning** 

Charitable Planning

Life Insurance Evaluation and Implementation



TIME also provides advice and products to meet deferred compensation needs for professionals, executives and business owners. We have extensive knowledge of business continuation, non-qualified retirement devices and business valuation techniques, plus educational and marketing materials.





TIME will review clients' existing insurance portfolio and work with insurance carriers to assure ownership and beneficiary designations are correct and policies are properly funded. If additional or new insurance is appropriate after an objective planning process, TIME will search the market to find the best insurance products to fit the clients' needs, and coordinate the qualification, negotiation and implementation of those products.

The team of professionals TIME bring to this process decades of experience in analyzing and implementing planning strategies, as well as working with clients throughout their lifetimes to maintain and adjust plans as situations change, along with access to sales and marketing resources.