



PROTECTION FOR WHAT YOU TREASURE MOST

**PROFITABILITY.
PROTECTION.
ALIGNMENT.**

founder's
note

P.01

this is our why.
what's yours?

P.02

LIG BROCHURE

Learn about complete protection for family

LEGIONINSURANCE.CO
INFO@LEGIONINSURANCE.CO
LEGION INSURANCE GROUP © 2017



FOUNDER'S NOTE

Here at LIG we're on a mission to protect families just like our own.

There's nothing more important to us than going home at night knowing we were able to make a difference in someone's life by protecting what's most important.

In my experience, I've found most people aren't even aware of how insurance coverages work in concert with each other to be truly effective.

So our goal is simply to provide you with the same information we wish someone would have told us long ago - the same information we now use to protect our own families.

The way I see it, I learned the hard way so you don't have to.

Please take a moment to read through this vital information so you can be fully equipped to decide what's best for you and your affairs.

Sincerely,

Steve Montgomery
Founder & Director

p. 03

creating
something new



p. 05

purpose statement



p. 06

profitability



p. 07

protection



p. 08

tax mitigation
strategies



p. 9

Alignment

MY STORY: WHY I CHOSE INSURANCE AS MY MISSION

BY STEVE MONTGOMERY



June 9th, 2013 was the scariest day of my life, despite the fact that it began as one of the happiest.

My wife had just given birth to our second child, a beautiful baby girl named Harper Grace. We were overjoyed; she was everything that we had dreamed of, and more.

But then... something happened that every parent fears, but never really expects. I was holding Harper in my arms, swaddled in her hospital blanket and suckling on a pacifier.

Then she started to turn blue.

I couldn't believe what I was seeing. In a matter of seconds our feelings went from proud, elated, and joyful to absolute terror. I was watching my newborn daughter suffocate in my arms.

Harper would spend the next nine days in the NICU, hooked up to tubes and wires, undergoing invasive procedures, fighting for her life.

Thankfully, Harper's a fighter, and combined with the care of the amazing doctors and nurses in that hospital, she made a full recovery. I had never understood what "thankful" meant until that day.

What I also didn't understand at time was the severe impact this would have on our financial lives.

I had a great job, with solid medical, life, and disability insurance through my employer, so I never gave a single thought about coverage... until we received our bill.

Even though the hospital bills were covered by our medical insurance, in the end we still incurred indirect, out-of-pocket medical costs equal to six months of our current income. It was a big hit for a young family.

But what I now know is that, if properly prepared with the right insurance, we never would have had to.

Today my job is to protect families from the very same ordeal that my family and I experienced firsthand: the significant financial burden often associated with the indirect costs of a major unforeseen medical event.

My hope is that we can help your family avoid the same fate if the worst ever happens.



LIFE INSURANCE



CO-OPS



ANNUITIES



DISABILITY & CRITICAL ILLNESS



TAX MITIGATION



LONG TERM CARE

CREATING SOMETHING NEW

CLARITY. FOCUS. EXECUTION.

You will need to cover 4 separate areas related to life and health. In general, these are: major medical costs, income protection, indirect costs, and finally, life insurance. Although this is needed, the problem in today's current environment is that medical insurance is too expensive to leave room for anything else.

Not with LIG.

In most cases, we can offer all of the above for the same price or less than what traditional medical insurance costs by itself. Our goal is to help you get ahead financially and be protected at the same time.



EXAMPLE CASE STUDY

Jim is a successful real estate agent in Seattle. He makes a comfortable living but is frustrated by paying over \$1,200 per month for medical insurance.

BEFORE LIG

Top tier medical insurance 80/20 plan with
\$2,500.00 deductible

\$1,200/MONTH

Limited Network
No coverage for experimental procedures
\$10,000 max out of pocket

No income protection

No life insurance

AFTER LIG

Align: Co-Op plan replacing existing medical
insurance, disability income protection,
IUL policy

\$1,000/MONTH

Access to doctors nationwide.
No "in-network/out of network" limitations
Dental & Vision Coverage
\$1,500 max out of pocket

Income protection with Short Term Disability
& Long Term Disability combination

IUL Policy: \$500,000 Face Value
Generates up to 17% tax-free income.

After engaging with LIG we offered a superior plan. The healthcare replacement of approved Co-Op plans reduced his medical expenses by 60%. From that savings we accomplished the following:

- 1 Extended his network nationwide with access to the top doctors in the country at no additional cost.
- 2 Provided access to treatments, medications, and experimental procedures related to the medical event otherwise not covered by medical insurance.
- 3 Provided income protection with both short term and long term disability coverage.
- 4 Provided IUL policy growing healthy cash value to provide tax-free income.
- 5 Reduced tax exposure.



Protection For What You Treasure Most



Profitability

We like to start with cost reduction strategies to increase profitability

Protection

Enhancing the breadth and depth of coverages to work in concert with each other in one place

Alignment

Keeping the team you want with the most attractive products on the market

Tax Mitigation

Reducing or eliminating tax exposure and increasing cash flow



Today we help our clients and industry leaders get ahead by
optimizing their business around four main areas:
Profitability, Protection, Tax Mitigation, and Alignment.

All are important, but we find by starting with cost reduction strategies while simultaneously improving coverage is a good way to start. From here we can improve the profitability of your organization and then look at other ideas to further enhance your cash flow. Finally, we help create greater alignment with your key employees and staff.

Here's how we do it.

PROFITABILITY

IMPROVING COVERAGE. REDUCING COSTS.

Your business has to make a profit to stay in business. Health insurance is by and large the second most expensive cost to most employers. Unfortunately, health insurance has some drawbacks. In the end, to be effective, the providers must be “in-network” to avoid a catastrophic out of pocket cost. What if there is better care out of the network? Also, there are co-pays and deductibles involved that often run in the thousands of dollars. So between the monthly premiums, co-pays, and deductibles, you may be tens of thousands of dollars out of pocket before you can even use your medical insurance.

We have found something better.

What if you could find something that was up to 70% less expensive than traditional health insurance, if your initial out of pocket (similar to deductibles) was as low as \$500, and there was no in-network/out of network? What if it covered everything nationwide, including potential experimental treatments and alternative medicines?

We can help you find this type of protection and significantly reduce the costs while offering a more effective solution to protecting against a major medical event.



PROTECTION: YOU PROTECT WHAT YOU LOVE.

Your business is one of the most important aspects of your life and needs to be protected. But from what? We like to get creative in developing strategies to help protect your profitability, cash flow, and employees.

Our methods are not traditional and together the solutions we create are certainly not the same ole same ole everyone else does. By getting clear on your objectives and combining the best products on the market, together we can create something new. Something better and many times much more affordable.

TAX MITIGATION STRATEGIES

THERE ARE BETTER WAYS TO PAY THE IRS

We can explore possibilities around how to eliminate or significantly reduce your tax exposure. Using one of several tax mitigation strategies available to us, we can look more closely at your specific situation and see what might be available. LIG can work with your existing relationships or make use of our partnerships with CPA's and tax attorneys to help our clients reduce out of pocket tax costs up to \$250,000 a year or more in some cases.

**We have partnered with other industry professionals
to collaborate in the following areas:**

- Small business cost savings
- IRA Strategies
- Qualified Retirement Conversion
- Defined Benefit Plans
- 162 Executive Bonus
- Charitable Planning
- Estate Planning/Wealth Planning
- 1031b Captives
- Oil & Gas
- Restricted Property Trusts

**WE ARE POSSIBLY IN
ONE OF THE LOWEST
TAX BRACKETS OF
OUR TIME.**

Take advantage of it now. All strategies are within tax code guidelines and fully compliant.



ALIGNMENT

THE RIGHT PEOPLE, WITH THE RIGHT SKILLS,
WORKING AS A TEAM.

I've been told true alignment comes when the right people with the right stuff come together to accomplish something beautiful. It's not only rare to find true alignment, but it's hard to maintain. Initially, when a new hire comes to your organization it's a risk on both sides. You don't know if they are the right fit and neither do they. When you do find someone with talent and character, keep them! But realize from their standpoint, the two things that matter most when they are looking for a job are income potential/high salaries and GREAT benefits. Here's a couple of thoughts:



Significantly enhance your benefits package without paying more money for it.



Put a golden set of handcuffs on your key executives that are helping build your business.

Getting talent and keeping it is becoming harder in today's environment. What if you could create something so impressive that they simply couldn't imagine giving it up? With your company this very well may already be happening, we want to make sure the benefits match your vision of success. We have discovered a better way of doing things and I think you might be surprised by what you'll find.

TO LEARN MORE
ABOUT COMPLETE
PROTECTION VISIT...

LEGIONINSURANCE.CO
INFO@LEGIONINSURANCE.CO



Legion Insurance Group © 2017 | All Rights Reserved