



Arons & Dunsmore Insurance Agency

• Built on Trust Since 1959 •



Risk Differentiation Underwriting (RDU) is a powerful differentiator to get you the coverage you need with the best possible underwriting result and consequently, the best price.

What it is:

Risk Differentiation Underwriting (RDU) is looking at you, the individual, rather than using the law of large numbers. It's simple with BSMG and RDU, we get you results that others simply cannot. We work directly with you, your advisor, and your physicians to separate your individual circumstances from an otherwise statistical/actuarial grouping.

Success with RDU hinges on understanding **four** key facets:



Recognition. Identifying your unique scenario and examining the details of your medical history to ensure that the case qualifies for the RDU approach. **We learn and understand the intimate details of your health and mortality.**



Medical Evidence. Engaging with you and your physicians on the differences between insurance medicine and clinical medicine.



Premium Tolerance. Understanding your budget to align a successful RDU result with your financial expectations.



Timing. Advising you on the important sequence of events in the process for you to better understand how the underwriting result can impact the eventual premium on your life insurance policy.

Who is RDU for?

- Affluent individuals with impacting medical history and access to quality clinical care.
- Those with a significant and clear life insurance need.
- A unique and very deep advisor/client relationship
- A projected minimum annual premium of \$10,000.

Rich Dunsmore, *CLU, CLTC* has partnered with BSMG to bring this unique offering to our clients.

Timothy C. Moynihan
Senior Vice President, Director of Risk Appraisal
As a one of a kind expert in underwriting, Tim Moynihan works directly with you, Arons & Dunsmore, the carrier and your physicians to deliver these unparalleled results.

Securities and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser

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