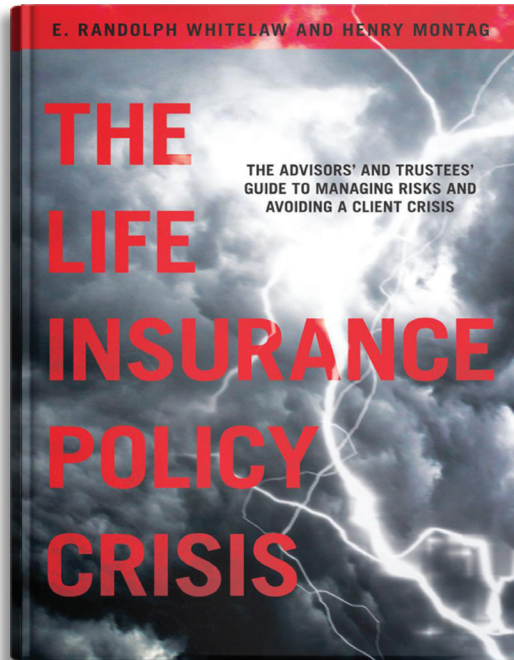


American Bar Association Flagship Book
Released Jan 2017 at Heckerling



Endorsement below from book back cover...

The Advisors' & Trustees' Guide to Managing Risk

23-25% of non-guaranteed Life Insurance Policies are expiring prematurely due to reduced interest rates & neglect on the part of the eldest child acting as the amateur trustee. Although this eldest child represents 90% of the amateur trustees they don't have the necessary skills, knowledge to maximize their policy's value. Nor are they receiving sufficient professional guidance, yet this amateur trustee has the fiduciary liability and responsibility to maintain the life Insurance funding their beneficiary's life Insurance or special needs trust.

Henry Montag an independent CFP in practice since 1982 has lectured to the NYSBA the NYSSCPA & acts as a source for the WSJ & Wall Street Week. He is managing director of the TOLI Center East, NY which provides life Insurance consultative services to Grantors, Amateur Trustees, & their Attorneys, CPAs, & other Advisors. We provide fee based performance evaluations on Individually Owned & Trust Owned Life Insurance policies as well as the necessary guidance to implement best class strategies for a client.

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I've written multiple stories over the past five years for the Wall Street Journal about the impact of low interest rates on universal life policies. The problem is exacerbated because many people underfunded their policies, often unaware of how important it was to keep them well-funded. Of the many consumers I've interviewed, most don't seem to understand how the policies actually work. Many have long since lost contact with the sales agents. I get a lot of consumer response to the stories, as the problem is so recurring" - Leslie Scism, News Editor, Money & Investment Section, The Wall Street Journal.