

# Marc Padilla

PARAGON ADVISORS

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Streamlined insurance design for RIA's  
who want to grow revenue, attract more  
clients and dominate the industry.

Let's face it: if you want survive in the RIA business, you must sell insurance. And that's the challenge: because while it's critical to your business, without an expert to guide you, it's almost impossible to do it yourself.

**Marc Padilla fills that gap. He can help you make much more money in far less time.**

THIS DECK IS DEDICATED TO SHOWING YOU HOW.

The Challenge:  
RIA's need more  
revenues, but  
where can they  
find them?

**1 Relying on fees is a race to the bottom.**

Advisor fees have become razor thin, often as low as 75 bps. Relying solely on AUM puts you in direct competition with bigger players who can price you out through economies of scale.

**3 Clients want everything in one place.**

Clients are busy and don't want to shop around to fill multiple needs. Simply put, if you're not offering insurance, you risk losing your clients to competitors who do.

**5 Without the right guidance, selling insurance is risky.**

The insurance industry is a minefield. And if you don't know how to properly design, implement and manage policies, you can make serious mistakes that put your entire book at risk.

**2 Insurance fills the gap... but it's complicated.**

Insurance is a highly lucrative revenue stream. But setting up an entity, securing policies, and commissions and selling to clients can be very confusing - if you try to do it yourself.

**4 Middlemen will take up to 40% of your commissions.**

One of the biggest secrets of the insurance industry is that it's littered with IMO's and BGA's who take up to 40% of your comp. If you think this is a bad deal, you're right.

**6 Learning the ropes takes time you don't have.**

You could figure this out on your own, but like anything else it takes time. Time you should be spending on getting new clients and building your business.

The Solution:  
Generate higher  
commissions in  
less time, with  
less hassle.

— **A Comprehensive Advisory Model**

Kill two birds with one stone: First, you'll supplement your AUM fees with higher, recurring commissions. Second, you'll have a full suite of products to offer for clients of all types.

— **Access to the Best Products**

You'll no longer be limited to captive products or selected policies. Instead, you'll have access to the products which both fit your clients' needs and pay you the highest commissions.

— **A One-Stop Shop for Your Clients**

With both asset and risk management, your clients won't have to go anywhere else. Boost acquisition and retention by keeping everything under one roof.

— **An Expert Who Knows the System**

I'll help you sidestep the obstacles that plague most advisors by properly designing, implementing and managing your contracts. You'll eliminate the mistakes that can cost you both money and clients.

— **Higher Commissions**

With direct contracts with IMO's and BGA's, you'll earn commissions that are up to 40% higher than the street comp. You'll recapture the fees you'd otherwise lose by doing it yourself.

— **A Simple Setup**

Forget the learning curve. I streamline the entire process, so that you can start selling policies and earning money - without the hassle.

# Benefits of Working With Marc Padilla

1

## Multiply Your Book of Business

Relying on AUM is a race to the bottom. Insurance allows to earn much more from each client - without the worry of being continually undercut on commissions.

2

## Grow Your Client Base

The more you can offer, the more valuable you are to new clients. Insurance fills a critical gap that other advisors simply can't compete with.

3

## Increase Client Retention

Today's clients want all of their financial needs filled in one place. If you don't offer insurance, you could lose your clients to someone else who does.

4

## Save Time & Money

Learning this yourself would take years and cost hundreds of thousands in lost opportunities. We compress that cycle, so you can start earning now.

5

## Lower Your Risk

When you go it alone, you risk hitting landmines you never saw coming. But when you work with Marc, he heads off obstacles before they ever occur.

6

## Gain Peace of Mind

Perhaps more than anything else, working with Marc relieves you of the stress that comes from navigating this business by yourself.

# About Marc Padilla

## MY BACKGROUND

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- 27 years experience in recruiting, carrier management and troubleshooting.
- Product policy design and underwriting
- Business and Succession Planning
- Expert Policy Service and Auditing
- Exclusive, high-level contracts with multiple carriers.
- Specialization in growing revenues for advisors and firms.
- Extensive experience with high profile and HNW clients.
- Experience interacting with Business Managers, Attorneys, accountants along with professional agents and franchises.

## PRODUCTS OFFERED

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- Life
- Annuity
- Disability
- LTC
- Both individual and groups
- Exotic policies for valuable and HNW clients
- Premium financing
- Deferred
- Estate tax planning
- Intergenerational split dollar
- ESPO
- COLI/BOLI
- Substandard and related cases

For More  
Information  
Contact:

**Marc Padilla**

Risk Products Director

Paragon Advisors | Mass Mutual

949-299-1580

[MarcPadilla@FinancialGuide.com](mailto:MarcPadilla@FinancialGuide.com)