

Frequently Asked Questions

Who is Gentry Partners, Ltd.?

Gentry Partners is an independent, boutique insurance brokerage firm supporting a select group of producers and financial professionals. We specialize in life insurance, long-term care insurance, annuities, and life settlements, with a focus on complex cases and personalized service.

Licensed in all 50 states and representing more than 30 insurance carriers, Gentry helps producers evaluate products, pursue favorable underwriting outcomes, and implement coverage suited to their clients' needs. Our sole office is in Coral Gables, Florida, and we support producers and their clients nationwide.

How does Gentry differentiate itself from other brokerage firms?

Service is at the center of our approach. We combine product access, advanced case design, medical and financial underwriting support, and competitive compensation with direct, hands-on attention throughout the case.

We are particularly experienced with older insureds, medically complex risks, and large amounts of coverage that require coordination across multiple carriers. We advocate for each case, communicate its strengths, and work with carriers to address underwriting and capacity challenges.

By working with a select group of producers, we develop close relationships and an understanding of how each practice operates. Our team coordinates case design, underwriting, new business, and follow-through, helping producers navigate demanding cases efficiently.

What is Gentry's relationship with Cetera Advisors LLC?

Gentry Partners remains a separately owned, independent insurance brokerage. Debra Hoag is a registered representative of Cetera Advisors LLC. Her securities business is conducted through Cetera Advisors LLC; Gentry Partners and Cetera Advisors LLC are under separate ownership.

What kinds of markets and planning needs does Gentry support?

Gentry is particularly effective with large or jumbo cases and medically impaired insureds. We coordinate carrier selection, underwriting strategy, and available capacity, including internal retention and reinsurance arrangements, as appropriate for the case.

We work alongside producers and their clients' legal, tax, and other professional advisors on insurance strategies related to:

- **Estate planning and wealth transfer:** insurance funding for irrevocable life insurance trusts, dynasty trusts, family limited partnerships, GRATs, and sales to intentionally defective grantor trusts.
- **Charitable planning:** insurance considerations involving charitable remainder trusts, net-income charitable remainder unitrusts, and charitable lead trusts.
- **Premium financing:** evaluation and coordination of financing arrangements for suitable cases.
- **Life settlements:** evaluation of existing policies and coordination of potential secondary-market transactions.
- **Foreign-national and international cases:** insurance planning, including offshore life insurance where appropriate and permitted, in coordination with qualified legal and tax advisors.
- **Retirement and wealth accumulation:** insurance-related support for qualified retirement plans, including 401(k), profit-sharing, and fully insured defined benefit arrangements, where appropriate.
- **Executive benefits:** deferred compensation, executive bonus, disability income, and corporate-sponsored or private split-dollar arrangements.
- **Business planning:** business continuation, key-person coverage, buy-sell funding, and ESOP repurchase liability funding.

Our role is insurance analysis, case design, and implementation support. Legal documents, tax strategies, and plan compliance should be addressed by the client's qualified professional advisors. Availability and suitability depend on the facts of each case and applicable requirements.

What support services can Gentry provide?

Our team supports licensing and contracting, advanced markets, case design, product and competitive analysis, new business processing, medical and financial underwriting, compensation, and post-issue service.

We work with licensed producers on term life, universal life, whole life, variable life, fixed and variable annuities, disability income, and long-term care insurance. We also help evaluate premium finance providers and life settlement opportunities. Securities transactions must be handled through appropriately registered representatives and their broker-dealers, subject to applicable approvals.

How does Gentry use technology?

We use technology to organize information, support case analysis, and coordinate service. Our platforms include:

- **SmartOffice:** client relationship management and organization of client and case information.
- **VitalTerm:** term insurance comparisons and quoting.
- **VitalSigns:** carrier financial strength information and reports.
- **iPipeline:** access to insurance quoting, product information, and application tools, as available.

How do I get started with Gentry?

We begin with an orientation to your practice, workflow, and case requirements. We establish the appropriate service contacts and coordinate day-to-day case processing, licensing and contracting, compensation, and post-issue support.

Contact Debra Hoag, President

888.896.0020, extension 8283

50 Minorca Ave, Suite 1508

Coral Gables, FL 33134

Disclosures

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