FILE SHARE

FILE SHARE PROGRAM

CONSULTATIVE, CARING APPROACH TO SOLUTIONS FOR DIFFICULT CASES

ASH PREMIER SOLUTIONS
EXCLUSIVELY FOR SIGNATURE SERVICES

ASH BROKERAGE
AN INTEGRITY COMPANY

YOU'VE ALREADY DONE THE HARD PART: GETTING A CLIENT TO AGREE TO BUY INSURANCE.

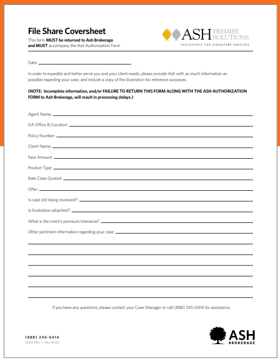
You've even gotten them to agree to the underwriting process, which, let's be honest, is a little invasive. Don't stop now! Just because your client received a declined or rated offer doesn't mean you can't find a better outcome.

The File Share program offers an efficient solution when cases cannot be placed with Prudential. When you have a client who has been declined or rated higher than expected, other insurance carriers may have more favorable offers. It's easy – share the information you've already collected, and we'll shop around for additional solutions.

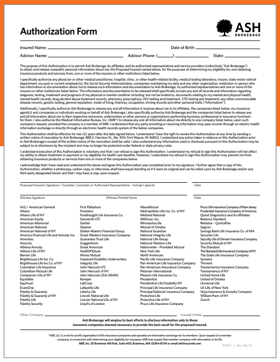
With each case, you'll get an objective analysis from our team of underwriters, who combine their extensive knowledge with a consultative, caring approach. Your needs will be met with a sense of urgency and clear communication, ensuring expectations are met every step of the way.

AN INFORCE POLICY MAY BE JUST A FEW CLICKS AWAY.

To get started, complete and submit the following forms:



File Share Cover Sheet
Form #10012-PRU | Rev. 03/22



Authorization Form
Form #10007 | Rev. 05/22

Privacy Policy
Form #10008 | Rev. 07/21

NOTE: Forms are updated frequently; please visit the Ash Brokerage Website.

THE ASH FILE SHARE PROCESS

01	**RATED OR DECLINED** Life is highly rated or declined by Prudential
02	**SUBMIT AUTHORIZATION AND FORMS** Agent submits required forms, signed by the client, along with a copy of the illustration, to prufileshare@ashbrokerage.com or fax to (260) 479-6190
03	**NOTIFICATION** Ash notifies agent that the request has been received
04	**RECEIVE FILES** Ash forwards the file request to a team at Prudential dedicated to providing Ash with the file within three business days**
05	**DISCUSS THE CASE** A dedicated Ash File Share Team member calls the agent to discuss premium tolerance and other case details within one business day of receipt of the file
06	**SUBMIT TO CARRIERS** Ash Underwriting Team will assess the file, submit a summary to the appropriate carrier(s) for consideration and secure any tentative offers (if available) within seven business days of receipt of the file
07	**DISCUSS OPTIONS** A member of the Ash File Share Team will then contact the agent to discuss the options and provide illustrations as applicable within one business day
08	**FORMAL APPLICATION** Agent submits the formal application to Ash

** Three (3) business day turnaround is standard turnaround time, there may be exceptions to this due to unforeseen circumstances.
(Note: All forms also available on Ash Brokerage website)

ABOUT US

Life comes with questions. We bring answers. Life insurance, retirement income, longevity planning, disability insurance – no matter the need, we provide the tools and, more importantly, the people financial professionals need to get the job done. And done right.

Most brokerages show up with a product and a payout. We show up with solutions, turning obstacles into opportunities. Any partner can process quotes and applications – we help you anticipate challenges, discover new opportunities, innovate and grow.

Trust is your business, and trust is our business. It's what we do. We do it because we care – deeply – about your business, your clients, your future.

Privately owned for more than 50 years, we always strive to do what's best, what's right.

And, we put your clients' needs before our own, giving you more than expected – Every. Single. Time.

Whatever the question, whatever the need. *Ash Answers.*

(888) 245-0414
ASHBROKERAGE.COM
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