POLICYGUARD™

POWERED BY PROFORMEX

THE NEW STANDARD

PROFORMEX OVERVIEW & KEY PERSONNEL BIO SHEET

PROFORMEX, BASED IN CLEVELAND, OHIO is the creator of PolicyGuard™, an intuitive life insurance policy management software designed specifically to empower fiduciaries and agents with the critical information they need, before it's too late. Our team consists of industry veterans and subject matter experts who have collaborated on all aspects of our business including capitalization, technology development, product-market fit, subscription-based pricing model, go-to-market strategy, and organizational structure & scalability. The team has vast experience across Fortune 500 enterprises, venture funded start-ups, and life insurance industry best practices.

The challenge PolicyGuard™ addressees for our target market of agents and fiduciaries is that over time, unmonitored factors such as cost of insurance, premium timing fluctuations, and crediting rate adjustments can cause unrecognized changes inside the life insurance policy, leading to:

» *Premium Modifications*
» *Death Benefit Changes*
» *Coverage Length Adjustments*
» *Liability Concerns*
» *Client Dissatisfaction*

PolicyGuard's proactive policy management process is designed to uncover policy concerns as soon as possible. In most cases, when issues are identified early, corrective actions can be taken to get the policy back on track. If the policy concerns go unaddressed too long, it may not be feasible to get the current contract back on track and alternative options may be a better fix for the policyholder's needs.

PolicyGuard™ has three distinct subscription-based pricing options or platforms that provide agents and fiduciaries the benefit of choice of features, functionality, and reporting they need to best manage their clients and overall business practice.

For additional information, go to www.policyguard.com.

Mike Pepe
CEO & Founder

Mike is a celebrated industry innovator, highly respected consultant and frequent lecturer at industry meetings. He is the founder of the TOLI Group and Proformex, the creator of PolicyGuard™. Mike has worked with professional fiduciaries and their clients for the past 20 plus years and created PolicyGuard™ with the sole purpose of ensuring that life insurance contracts perform as intended. PolicyGuard™ has forged a new professional standard specific to the monitoring and management of life insurance products.

His insurance career began with Mass Mutual where he quickly became a leading agent. After Mass Mutual, he co-found River Financial Group, a full service financial advisory firm and built a highly successful financial planning practice. In 2007, he decided to focus exclusively on trust owned life insurance and created The TOLI Group to fill the gap he saw in the market for insurance consulting and the need for ongoing policy monitoring and management support.

Chad Niefer
SVP, Key Accounts & Integration

Chad is widely recognized as one of the foremost life insurance planning experts in the country. He is renowned for his large case expertise and creative planning solutions that have added value to individuals, clients and organizations for 20 years. He began his career with CNA Life where he quickly became the leading consultant, recruiter, and industry trainer. In 2001, Chad took a position with Crump-Potomac as an advanced markets specialist where he gained a thorough understanding of the brokerage business and advanced insurance planning concepts.

He then joined ValMark Securities as the Vice President of Insurance Services and helped grow the agency while working closely with a variety of insurance carriers and agents. In 2014, Chad joined Proformex to help guide it into an industry leader in standardizing how firms protect their collective clients and beneficiaries' interests.

Tim Brandt
CTO

As Proformex's CTO, Tim is largely responsible for system administration, network administration, security administration, development, developer management, and systems analysis. He has been a technology and software development professional for over 40 years with subject matter expertise in Java, C#, .Net Framework, MS SQL Server, plus many more.

During his 19 years at Eaton Corporation, Tim was the team lead for their EDI initiative, spoke at several EDI conferences on their behalf, and held positions in networking, internet, and systems. Prior to his current passion of working in the start-up world for the past decade plus, Tim was with Advanstar Communications where his group produced over 100 publishing websites for their online trade audience.

Jon Pinney
Board of Directors

As KJK's Managing Partner, Jon leads the firm's experienced team of attorneys and staff in serving a wide array of clients such as privately-held businesses, entrepreneurs, non-profit organizations and high net-worth families. With special expertise in wealth and risk management, Jon manages hundreds of millions of dollars in assets for high net-worth families, including some of the Midwest's leading philanthropic families. He also uses his business savvy and drive to win for the benefit of companies of all sizes, helping them mitigate risk and create blueprints for growth.

Jon is an attorney to whom clients turn for bold leadership in times of crisis, as well as for strategic partnership for the future. A committed civic leader, Jon has worked on several major public-private projects. He spent ten years attempting to secure a national political convention and worked tirelessly on the prior unsuccessful bids in 2008 and 2012. In 2014, he authored the winning 345-page bid to ultimately host the 2016 Republican National Convention and served as the General Counsel, Secretary and Treasurer for the Host Committee. That civic spirit extends into his numerous board leadership roles and relentless drive to move Northeast Ohio forward.

Marc Byrnes
Board of Directors

Marc is Chairman of Oswald Companies. Under Marc's leadership, the 125-year employee-owned (ESOP) company has enjoyed significant growth and has strengthened its position among the top 50 largest insurance brokers in the United States. The firm is also ranked among the elite top 10 privately held brokers in the country specializing in employee benefits and financial services which was founded by Marc when his agency merged with Oswald in 1987.

Marc served on the bond issue committees for the Cleveland Metropolitan School District and the Metroparks. He acted as transition Co-Chair for County Executive, Armond Budish, and he is a member of the County's Economic Commission Council. Marc serves as Chairman Emeritus of the Cleveland Leadership Center, the preeminent organization for building and engaging civic leadership and he was President (2012-2013) of the 50 Club of Cleveland, the city's largest leading business society.

Historically, Inside Business has selected Marc among the Power 100 most influential leaders in Northeast Ohio; and in 2016, Marc had the prestigious honor of being inducted into the Business Hall of Fame.

Miguel Zubizarreta
Board of Directors

Miguel was among the first employees at Hyland Software in 1992 and served as Executive Vice President and Chief Technology Officer for 24 years until his retirement in July 2016. While with Hyland, Miguel was responsible for the architecture and product development of the OnBase product line. Under his leadership, Hyland built a world-class development organization responsible for the creation of the OnBase software, with over 125 modular components that address a wide range of business needs in any industry or business sector. He oversaw the complete development cycle, from requirements gathering, through design, development, testing, documentation, and evangelization. Miguel instituted Hyland Software's minimalist methodologies designed to encourage and stimulate innovation using state-of-the-art languages and object-oriented, open architecture. He was a member of the executive management team and had been instrumental in a number of corporate initiatives, including the OnBase educational conferences for end users and reseller.

Miguel is a recognized authority in enterprise content management (ECM) and has been a speaker and panel member at numerous conferences for the last 10+ years. He routinely addresses the senior management at large multi-national corporations, providing strategic guidance in business process improvement through the use of ECM. A native of Peru, Miguel received his B.S. in Computer Engineering from Case Western Reserve University.