

August 7, 2013

## RUARK AND SHM ANNOUNCE STRATEGIC ALLIANCE WITH FOCUS ON COMBO LTC PRODUCTS

Ruark Insurance Advisors, Inc., a Connecticut firm focused on the life insurance and annuity industry, and Strategic Health Management, a product development consultancy in northern California, have established a strategic alliance.

Rich Tucker, Sr. VP at Ruark, is partnering with Hersh Markusfeld, CEO of SHM, to assist clients and prospects in capitalizing on the emerging Long Term Care Combo products market. The focus of these efforts is SHM's innovative pricing mechanism bearing the trademark 'FIPO<sup>®</sup>' (Flexible Insurance Premium Option), which has been awarded a patent from the U.S. Patent and Trademark Office.

FIPO<sup>®</sup> is a flexible pricing tool that applies to all combination/linked life and annuity products that include Long-Term Care benefits. It offers significant advantages when compared to level-premium Combos, while enabling insurers to develop their own proprietary products.

"SHM and Ruark believe in the tremendous potential of Combo Life and Combo Annuity products to address the huge, unmet need for Long-Term Care protection," according to Hersh Markusfeld. "These Combo products directly address the needs of countless Americans who are looking for ways to protect their retirement assets with products that deliver meaningful protection, but who have been frustrated by the lack of private marketplace solutions."

"We are very encouraged about what the FIPO<sup>®</sup> patent brings consumers and insurance companies," Rich Tucker explained. "The FIPO<sup>®</sup> design inherently improves the risk profile of the insurance company, which we hope will remove barriers to entry and set the stage for robust Combo sales that satisfy the unmet consumer need for Long-Term Care," he concluded.

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### **About Strategic Health Management Corporation**

Founded in 1986, SHM is a product development firm that works with insurers and distributors to bring innovative, consumer-friendly products to market. SHM has developed proprietary, patented pricing methodologies that make Combo products more attractive and affordable for consumers, and that give clients a competitive edge. SHM is partnering with Ruark Insurance Advisors to help clients achieve sustainable growth and first-mover advantage in these huge, emerging markets. [shmcorp.net](http://shmcorp.net)

### **About Ruark Insurance Advisors, Inc**

The Ruark Companies consist of Ruark Insurance Advisors, Inc. and Ruark Consulting LLC. Founded in 1998, Ruark Insurance Advisors provides our clients with reinsurance and other risk management strategies and advise. Our clients utilize this advice to maximize the value of their life insurance, long term care, variable annuity, fixed and indexed annuity, and longevity programs. [ruark.co](http://ruark.co)