

LifeMark & Upstate

CONNECTIONS

The question “Why LifeMark” also applies to Upstate Special Risk Services.

If you are reading this article, you have answered the “Why LifeMark” question, since you are likely already registered with LifeMark. However, because LifeMark does not require its representatives to place their non-securities business with a particular outlet, it is quite possible that you came to LifeMark having other existing relationships for that business. So the question “Why Upstate” is a good one and should be addressed.

From an historical perspective, Upstate could be called the mother of LifeMark. Many years ago, Upstate, in its long-range planning, determined that the financial/insurance world was changing. We believed that if we were to retain our independence, it would be necessary to also be in the securities business. That observation led to the birth of LifeMark.

The world is changing again - this time more dramatically and rapidly. All firms in the financial services industry, as well as their advisor associates, will need to change to be relevant and survive. The LifeMark/Upstate team provides you with access to nearly every kind of product, service, system, advice and guidance you may require in serving your clients and to grow your practice. These resources are available to you in one place, delivered by folks who understand your practice and see you as a member of our extended family.

As a member of our family, we attempt to respect your freedom wherever possible, which is why we made the decision to make it voluntary to do business with LifeMark’s sister company, Upstate. That does not mean that we think working with Upstate would not be a good business decision. We believe it would be worth your while to try a test case or two, and experience the difference. While at first glance we look much like other brokerage operations, we do it with your clients’ interests first. We strive to bring the individualized touch you enjoy with LifeMark, by getting to know you and your business to bring maximum value to your practice. Just as you try to serve all the financial needs of your clients, the partnership of LifeMark and Upstate strives to offer you all the products and services to do that.

When you make the decision to consolidate your business with us, you get to enjoy some great benefits:

1. Your production is combined to meet your LifeMark production requirements.
2. You get access to knowledgeable folks for both fixed and variable business.
3. Assuming it is approved, you get access to almost every financial product your client may need.
4. Our computer systems provide you with real time access to track all your business.
5. The policy analytical tools we use, assure you that your recommendations are suitable.
6. No product pushing here - we recommend what’s right for your client.
7. Advanced case design and underwriting has been our specialty for over 45 years.

So now that you are a member of our LifeMark family, consider sending a case our way and get to know our sister company, Upstate.

Andy Kalinowski

Chairman of the Board

LifeMark Securities Corp. and Upstate Special Risk Services, Inc.