HIGHPOINT PARTNERS

Who we are…

Highpoint Partners is a full-service, management consulting firm whose mission is to help our clients become more effective and profitable by gaining and sustaining competitive advantages in existing and new fields. We specialize in strategic planning, operational cost modeling, operational efficiencies, outsourcing solutions, project implementation and marketing strategies for companies in the financial services industry.

We not only help our clients identify opportunities, we work with them collaboratively to develop and implement solutions tailored for their business environment. Highpoint Partners offers intellectual capital to identify new opportunities, develop practical strategies and implement tailored solutions. We make sure our clients ask the right questions, get the right answers, and know the right steps to take. We are dedicated to client satisfaction – the cornerstone of our success.

Our principals have consulting and senior management expertise earned at some of the leading insurance, banking, mutual fund, and brokerage firms in the United States. From our main office in Jacksonville and regional offices in Boston and Hartford, we provide business strategy consulting, research services, business process reengineering, and implementation assistance to the financial services industry. Our primary areas of focus are:

- *Management Consulting*
- *Strategic Planning*
- *Market Research*
- *New Business Consulting*
- *Product Development*
- *Sales & Marketing Strategies*
- *Client / Customer Satisfaction*
- *Operational Cost Modeling*
- *Organizational Effectiveness*
- *Operational Efficiencies*
- *Fraud Assessment*
- *Technology Solutions*

Committing Our Strengths To Your Success

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What we do…

Augmenting Business Formation, Product Development and Management

- **Research.**
  A rigorous focus on the customer is the mark of virtually every corporate success story. Highpoint Partners uses a proprietary discovery and planning methodology to help assure that your firm has a full understanding of the client/consumer sentiment you need to make good planning and implementation decisions. We have special expertise in both qualitative and quantitative methodologies including focus groups, in-depth interviews, surveys, and conjoint analysis. We also design comprehensive Requests for Information (RFI) and Requests for Proposal (RFP) to provide you with confidence when selecting the right vendor for initiatives fundamental to your success.

- **Organizational and Legal Structure.**
  Highpoint Partners principals work with your firm to be certain that you have the most effective organization structure for your new and existing teams. We can either assist or fully execute the design of your organization to help assure that your firm meets all requirements of state and federal securities, insurance, and/or banking regulations.

- **Product and Service Diagnostics**.
  Having a large array of products and services as opposed to the right array can lead to lost sales and unnecessarily high administrative expenses. Highpoint Partners works with your firm to test your existing offerings and make recommendations to help optimize them. This comprehensive service includes consumer response testing, sales force utilization measurements, plus administrative and customer service evaluation/improvements.

Optimizing Sales and Marketing Initiatives

- **Marketing and Promotion.**
  We help promote your firm, its products and services with the goal of maximizing revenue and achieving favorable consumer response. This includes cross-selling strategies, print and electronic media, promotions, advertising, event planning, and public relations -- everything that impacts your sales force in addition to current and prospective consumers. We work with your in-house staff or outsource depending on where you'll gain the greatest efficiency and effectiveness.

- **Internal Marketing, Promotion and Client Relationship Management.**
  The principals of Highpoint Partners have hands-on experience with virtually every significant distribution arrangement in financial services. We tailor-make your marketing and client relationship management programs to fit your firm's sales approach, whether it is highly skilled relationship-based personal sales or quantitative driven direct marketing – and every iteration in between.

What we do…

Achieving Excellence in Client Services, Systems Implementation and Project Management

- **Workflow Analysis, Reengineering, and Operational Cost Modeling.** Using industry benchmarks, best practices and proprietary modeling tools, we analyze your organizational effectiveness to gain process, organization and technology improvements. By matching opportunities with strategies to develop and implement change, we can help you increase your bottom line with the added benefit of reenergized teammates. Acquisitions and ongoing product introductions often result in service duplication and inefficiencies. We work with your in-house talent to understand why tasks are being done the way they are and help craft the most effective way to manage workflow. Highpoint Partners specializes in comprehensive operational diagnostics, which include assessing, analyzing and documenting changes to processes, infrastructure and productivity models. Results often lead to recommendations for process changes which are specifically designed to provide efficient internal controls for your organization as well as significant recurring expense savings.

- **Service Automation and New Systems Implementation.** The distance between knowing where you want to be from a systems and automation point of view and having your staff fully functional with new systems and/or procedures can look insurmountable. We can help your firm achieve its systems and automation goals more effectively and efficiently. This includes knowing how to effectively implement and integrate systems, products, features, and web-based automation while insuring that no legal or compliance requirements are overlooked.

- **New Product Implementation.** Reliable systems, new business processing, and client service can make the difference between success and failure in a new product launch. Highpoint Partners helps your firm integrate new products and services into new or existing systems. We have a wealth of hands-on experience integrating product requirements, legal requirements, sales force needs, and consumer needs.

- **Product Training.** We train customer service staffs so they are fully competent with new and existing products. We believe when service teams deliver superior responses to your customers and sales forces alike, they become a key sales *and* retention resource for the firm.

Why Highpoint Partners?

- *Committing our strengths to your success*. We don't judge ourselves by the number of consulting assignments. Our currency is helping clients reach and exceed established profit and service goals. That is our backgrounds.

- To help you meet the demands of those who depend on you, we offer a highly skilled and diversified range of expertise with uncompromising dedication.

- We maintain a highly cost-effective organizational structure. Highpoint Partners has only "producing" partners. We work largely through word of mouth and referrals.

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For More Information, Please Contact:

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HIGHPOINT PARTNERS

Eleanor Etter

Professional Biography

Ellie Etter is a Senior Principal with Highpoint Partners, LLC. Ellie offers over 25 years of experience with, or consulting to, leading industry financial services organizations with particular focus on management consulting, marketing, and actionable consumer research.

Prior to joining Highpoint Partners, Ellie was Senior Vice President of Affluent Business Development at Advest, Inc., where she was responsible for directing the firm's key retail initiative. Preceding her tenure with Advest, she contributed significantly to results at First Union National Bank (now Wachovia) where she was Senior Vice President and Director of Capital Management Group Marketing. In 1987, Ellie joined Fidelity Investments Life Insurance Company and Fidelity Investment Institutional Services Company as Director of Marketing. Prior to joining Fidelity, she served as Executive Director of the Foundation for Financial Planning and as a Regional Director for Georgia International Life Insurance Company. Ellie started her career as a life, health and financial services representative for The Travelers, developing a keen understanding of individual and small business needs, their insuring and investing habits, and the retail sales process.

Ellie is a CLU, ChFC, FLMI, and a graduate of Elmira College. She is also a graduate of The Tuck School Executive Education Program and The Burke Institute for Research. Ellie has earned NASD series 7, 24 and 63 registrations and is an active member of the National Association of Variable Annuities ("NAVA").

Ellie has held various corporate board positions including Advest, Inc., and Adcor Electronics, Inc. Ellie currently serves on the board, is fund development chairperson, and was the Women of Merit dinner silent auction chairperson for the Connecticut Valley Girl Scouts. She is a member of Leadership Greater Hartford. She has also served on the board of trustees for Adopt-a-Student and The Women City Club of Boston.

Ellie is an active member or has participated on the following industry committees:

- LUTC Content and Technique Committee
- LIMRA Direct Marketing Committee

Eric Miller
Professional Biography

Eric Miller is a Senior Principal with Highpoint Partners, LLC. Eric offers more than 25 years of experience working in, and consulting to, the financial services industry specializing in operational cost modeling, information technology, operational efficiencies, and outsourcing solutions. Over the years, Eric has worked extensively with many of the leading financial services companies on traditional life, equity based life and annuity products as well as separate accounts and securities products in the areas of technology, unit value management, call center operations, and customer service.

Eric's tenure in the industry includes the position of Executive Vice President and a Principal of CAST Management Consultants, Inc., providing comparable consulting services. From 1982 to 1994, Eric was Vice President of Information Services and Policy Owner Services at Fidelity Investments Life Insurance Company. At Fidelity, Eric had responsibility for establishing and managing three life insurance processing centers – New York City, Boston, and Salt Lake City. He was also Vice President and Controller of Fidelity Systems Company. Earlier in his career, he was EDP Audit Supervisor for AVCO Corporation with a governmental security clearance of SECRET.

Eric received a Master of Business Administration degree from Suffolk University and a Bachelor of Science degree (with honors) in Accounting from the University of Massachusetts. Eric is a Certified Public Accountant in Massachusetts, a Certified Financial Planner, a member of the Association of Certified Fraud Examiners, and has earned NASD series 7 and 63 registrations in addition to various state life, health, variable and long-term care licenses.

Eric contributes to the industry by sharing his ideas as guest speaker for the Life Office Management Association ("LOMA"), the National Association of Variable Annuities ("NAVA"), the Society of Actuaries, NAII and Strategic Research Institute. He has also been published in *Best's Review, LOMA Resource, NAVA Outlook, Insurance Journal, Insurance & Technology, Call Center Magazine,* and the *National Underwriter*.

Eric is an active member or has participated on the following industry committees:

- NAVA Technology, Operations, and Variable Life Committees

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Dee Milligan

Professional Biography

Dee Milligan is a Senior Principal with Highpoint Partners, LLC. Dee offers over 25 years of experience with, or consulting to, leading industry financial services organizations in the areas of market research, new business processing, product enhancement, sales and marketing strategies, customer satisfaction and organizational effectiveness. Dee is a diversified, senior-level professional with deep operational and marketing experience focused on the manufacturing and distribution of insurance, packaged investment products, and general securities that directly responds to the strategic direction of financial services clients. She has the capability to balance a broad business perspective with tactical operating approaches. Dee is especially effective in the areas of strategic planning, defining critical issues, designing proactive business strategies and organizing related processes, operational efficiencies, and project implementation.

During her career, Dee has been a senior executive with profit and loss responsibility at three industry-leading, financial services companies for products and services distributed through independent broker-dealers, wirehouses and banks, and was CEO of two broker-dealers owned by insurance companies.

As Vice President of Insurance Marketing for First Union Corporation (now Wachovia), Dee was responsible for corporate-wide marketing of investment-oriented asset accumulation, mortality based, corporate/commercial, and property-casualty insurance products. One of the financial services industry pioneers in the development of innovation solutions that protect financial security, Dee takes pride in guiding organizations towards the effective development and packaging of products and communications resulting in success for teammates, partners, and shareholders.

Prior to joining First Union, Dee was Senior Vice President of marketing at SunAmerica, responsible for product development plus sales and marketing strategies within all distribution channels to promote variable and fixed annuities along with a to a wealth-transfer life insurance product. Her tenure in the industry also includes the position of President, CEO and a Director of ProEquities, Inc., a $200 million full-service broker-dealer and Investment Distributors, Inc., a newly formed variable account, asset management subsidiary of Protective Life Corporation.

In 1980, Dee joined Kemper Investors Life Insurance Company as Vice President of marketing and product development. Her responsibilities were expanded in 1986 to include strategic planning and was elected President and a Director of Investors Brokerage Services, Inc., the company’s broker-dealer. Shortly thereafter, she was elected Senior Vice President and, in 1992, her responsibilities further expanded to head the life companies’ broker-dealer strategic business unit for the development, distribution, and administration of variable annuities, fixed annuities, and life insurance through all broker-dealers including banks and qualified plan specialty firms.

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Dee Milligan

Professional Biography

Dee began her career with Wellington Management Company as a specialist hired to develop alternative distribution opportunities. Dee has earned NASD series 7, 24 and 63 registrations and various state life/health/variable licenses. She is currently obtaining her CFP, CLU, and ChFC designations and studied towards her degree in Business Administration at St. Joseph's College. She served as a national board member and Treasurer of The Children's Tumor Foundation (formerly The National Neurofibromatosis Foundation, Inc.), and has held the position of chairperson for the foundation's finance, investment, and audit committees. Dee is also an active member of the National Association of Variable Annuities ("NAVA"), the Society of Financial Service Professionals, Rotary International, and is a frequent speaker at service industry conferences.

Dee has participated on the following corporate senior management and industry committees:

- Corporate Investment and Interest Rate Setting Committees
- Due Diligence Teams
- Corporate Product Development Teams
- Corporate Sales Summits
- Corporate Market Planning and Implementation Teams
- Corporate Direct Mail Program Development Committees
- Corporate Investment Center Development Committees
- Corporate Acquisition Integration Teams
- Corporate Internet Concept and Site Development Teams
- NAVA Variable Life Committee
- NAVA Variable Life Conference Planning Committee

Diane Setteducati

Professional Biography

Diane Setteducati is a Senior Principal with Highpoint Partners, LLC. Diane offers over 23 years of experience with, or consulting to, leading industry financial services organizations with particular focus on customer service and operations providing a wide-range of expertise in project management, business analysis, and reengineering activities that directly responds to the strategic direction of financial services clients. Diane is a diversified, senior-level professional with deep operational and organizational effectiveness experience focused on insurance, packaged investment products, and general securities. Diane has the capability to balance a broad business perspective with tactical operating approaches. She is especially effective in defining critical issues, designing proactive business strategies and organizing related processes, and executing program initiatives.

Prior to joining Highpoint Partners, Diane was President and founder of DRS Solutions, Inc., providing comparable consulting services. As Director of Customer Service for Fidelity Investments Life Insurance Company, Diane was responsible for the development of three customer service sites – Boston, New York City, and Salt Lake City – and the related automated workflows between sites. Leading the customer service team, she successfully implemented new variable annuity and life products in addition to developing and implementing a voice response system. Her proactive qualities lead her to conceptualize and implement contingency plans for disaster recovery as well as significant increases in call volume due to market fluctuation.

In 1986, Diane joined Monarch Financial Services as Model Office Manager and Business Consultant. In this position, she was the project manager for the base system and lead enhancement testing for the new Vantage system. Diane was responsible for developing unit testing and acceptance testing criteria/practices and was the lead business consultant for the conversion of 50,000 variable universal life policies – $4.5 billion in assets. She was then promoted to Director of Annuity Operations where she successfully established and managed the customer service organization for fixed and variable annuity products. Focused on the development of innovation solutions to service packaged products, Diane consolidated multiple service organizations and built automation into the organizations workflows. In addition, she managed the third-party administration relationship for the variable universal life business.

Diane Setteducati

Professional Biography

Diane began her career in the financial services industry with Hartford Insurance Group as an Account Service Representative. She was promptly advanced to the role of Business Analyst and Project Manager. As a Senior Business Analyst, Diane coordinated the systems changes and enhancements for the product development team and managed a conversion to the DST system. Promoted to Manager, Broker-Dealer Operations, she managed all facets of customer service for fixed and variable annuity products.

Diane has earned NASD series 6 and 26 registrations and is a member of the National Association of Variable Annuities ("NAVA"). She received her Bachelor of Science degree in Management and Finance from Providence College.

Diane is an active member or has participated on the following corporate senior management and industry committees:

- Corporate Product Development Teams
- Corporate Acquisition Integration Teams
- ANSI Annuity and Life Technology Group
- NAVA Technology Committee
- Project Management Institute– Central Massachusetts Chapter

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Representative list of clients…

- AIA Insurance
- Ameritas Variable Life Insurance Company
- AXA Financial / MONY Life Insurance Company
- Beneficial Life Insurance Company
- Conseco / Bankers Life
- Erie Life Insurance Company
- ING
- Kemper Investors Life Insurance Company (*now* Zurich Life)
- John Hancock (Manulife Financial)
- Merrill Lynch Life Insurance Company / Monarch Life Insurance Company
- Mutual of Omaha
- Pacific Life Insurance Company
- Phoenix Wealth Management
- Sagicor Life Ltd.
- SunAmerica / Anchor National (*now* AIG/SunAmerica)
- Southern Farm Bureau
- Sun Life Financial
- USAA Life & Health Insurance Company
- Woodman of the World