

Text message
11/2/22, 5:28 PM

Sorry. I had a work call scheduled until 6pm. Are you free then by chance? If not we can do tomorrow afternoon / evening

iMessage
11/2/22, 5:30 PM

I'll be good at 6, doing a quick family walk.

No worries

Great. We only need 5 minutes at 6pm so thank you

12/12/22, 5:12 PM

Hey Steve! We still chatting in a few?

Hi tim I apologize I'm on a call that is running long

No problem

12/14/22, 8:50 AM

Morning, just a quick reminder to send the results when you have a minute. We might be able to get a quick decision after with the end of the year near.

Just emailed to you thank you

Got it, thank you. Let me know if you plan on sticking with the original policy for Melissa as well. If you do add any coverage, we would need to send an updated email for e signature.

we are going to stick with \$1M for Melissa

I will go into the mass mutual email and sign / set up recurring payments

Sounds good! Let me know if you run into any issues, should only take a few minutes.

1/13/23, 10:14 AM

Hey Steve,

Happy Friday. Tim Jones here, just wanted to check in. Last thing they are looking for Dr Goldberg 2020 records until now or any other cardiologist you have seen.

All the best

Ok my bad I need to spend time on this thanks for texting me. Records are gonna be annoying to come by I wasn't with Goldberg in 2020 and didn't really have a firm cardiologist or general doctor for a good period of time

No worries at all. Just keep me posted when you look what did happen from 2020 on or any Information you have on last few years, check ups, I believe something with a pace maker?

I'll check with them too to see, but as you can imagine, they just want to see that nothing wild has happened over the last few years and any updates from a cardiologist

1/18/23, 1:52 PM

Afternoon Steve, let's touch base soon so we can see about next steps on your life case. I know we hit a little bit of a road block here and maybe you can help fill in the details

More info on why they ordered the echo and who ordered it.

Ok can you talk tomorrow

Yup, what time works best?

930 or 10am? Or 2 or 6pm+

You pick

1/19/23, 10:44 AM

Sorry, clearly this morning didn't work.
2pm works for me

Ok

1/19/23, 7:28 PM

Sorry for the late text, thanks for the time today. Two quick questions.

- 1.) If/when did you see Jeffrey luebbert?
- 2.) Is Peter D'orsaneo on walnut st or south st?

Per Robin who we spoke with today.

Hoping to get everything we can in front of them so the gap are covered.

1/19/23, 9:26 PM

1) Luebbert is the Electrophysiologist within Penn Cardiologist. I've never met him. I think he's showing up bc it's his office that is contacting me trying to do a virtual pacer check like we discussed. So I've never had an appointment with him and just getting started once my device arrives in the mail.

2) Peter D is at 1800 South St

1/20/23, 1:32 PM

Is that enough to work off of?

Also ps...we both really appreciate you being on top of this and driving it forward even with my lag in response time.

So thank you!

1/20/23, 4:21 PM

Sorry, crazy day. Yes, that's a good start.

You are very welcome, happy to help. As an advisor, life insurance pieces are so important in every plan for families/businesses and always were I start.

Liked "Sorry, crazy day. Yes, that's a good start.

You a..."

1/23/23, 11:04 AM

Just fyi, you will be getting a special authorization overnighted to you from our new business team. Please sign and send back as soon as possible.

Have a great week

Ok

1/25/23, 8:51 AM

*Attachment stored in iCloud:
64B33305-828E-42B6-989B-644C5B6A8BE7.HEIC (Image)*

Ok so I send back the form I just got and you're good to go?

1/25/23, 11:57 AM

Send that form back and if you could give a quick answer if you saw curran and chandhok in person or virtual

I believe in person

1/25/23, 3:28 PM

Ok, I'll let them know. I know it's tough to remember some of this stuff from over two years ago during Covid

1/26/23, 10:48 AM

Just mailed

2/7/23, 7:12 PM

Hey steve, hope all is well. Let me know if you received another authorization form to send back when you have a minute

It's next to the outbound pile for tomorrow. Signed and good to go. We were on vacation for a week just got home

Thanks as always

No problem! Hope you had a good vacation

Liked "No problem! Hope you had a good vacation"

2/24/23, 1:43 PM

Afternoon Steve, just letting you know that they are evaluating all the info collected at this time. Nothing else is needed(at this time). Hope to get more clarity early next week.

Hope you had a great week

2/24/23, 2:56 PM

Ok thanks for the update

2/27/23, 12:37 PM

Afternoon, great news is we got an approval!

I would like to chat about the details and numbers/options when you have 10-15 minutes.

I have a very open calendar this week, just let me know what works best for you.

Great! How about noon tomorrow ?

Perfect, I'll call you tomorrow!

2/28/23, 12:17 PM

10 yr:
500,000/\$154
750,000/\$227
1 million/\$282

15yr:
500,000/\$187
750,000/\$278
1 million/\$361

Let me know what makes the most sense to you. My only thought would be based on our conversation if you wanted a little more longevity in case you don't replace it, the 500,000 is only a little bit more.

However, if you plan on replacing, definitely choose the shortest term and whichever death benefit works.

Let me know and I will let them know to make the changes!

Talk soon

3/1/23, 8:08 AM

Ok can I have 24-48 hours to decide with Melissa?

Yeah of course! Why don't we say by Friday, let's figure out which route works!

Perfect thank you

3/3/23, 8:13 AM

Morning Steve, before the day gets away from me, I just wanted to touch base!

Let's do 10 year \$500k with plans to replace within 2 years. I gotta kick this tobacco tag I'm getting

Then go for \$1M / 30 year

Sounds good, I like that plan.

I will get it changed and issued. The next steps will just be them sending you the PAC form for bank account info on how you prefer, monthly or annually.

Talk soon!

3/3/23, 10:12 AM

Ok great I'll look for that

3/3/23, 12:14 PM

Sounds good, will you be paying monthly or annually?

Monthly

3/3/23, 3:57 PM

Sounds good, should see an email come through!

Yep came through. Will address this weekend

Perfect, enjoy the weekend!

3/6/23, 9:27 AM

Morning Steve,

Hope you had a great weekend. I know you are looking to get this all squared away so one of the last steps is just the form with your bank info and then we will recap.

Enjoy the week!

Liked "Morning Steve,
Hope you had a great weekend. I kn..."

On it today thank you

3/6/23, 5:01 PM

Should be good

Great, thank you. Will keep you posted on final issue.

3/13/23, 1:24 PM

Afternoon! Just wanted to wrap up this portion of it and say I'm glad we were finally able to get you both on the right path.

I know we will work in the changes for you as we get down the road.

It's been a pleasure working with you. If you can do me a favor at some point, it would be appreciated.

If you know any other colleagues, friends, that you feel should have this conversation, let me know.

As you can see, my approach is to help clients and I try not to be a pushy sales person as building insurance or financial plans, takes time.

Thanks!

Tim

You got it! I'll have you top of mind for friends and family

Thank you! Much appreciated.

I'll send you an email with some Other areas that I work in as well.

3/26/23, 7:24 PM

Hi Tim,

I hope you're having a nice weekend and apologies for the Sunday evening text but while it's on my mind, I wanted to shoot you a note. No need to reply. I'd like to have a quick call this week around the procedure for filing claims should something happen. We don't feel like we know what the first step would be other than calling you .

Hey Steve,

No worries at all!

Definitely a good question and happy to chat about it this week. Let me know a few slots that might work best for you.

Hope you had a great weekend

Wednesday is wide open you pick what's best and it works for le

3/27/23, 4:31 PM

Should we do first thing? 8:30?

Perfect

Sounds good, chat Wednesday at 8:30

Great thanks tim

3/29/23, 8:31 AM

Morning steve, let me know if now is still a good time.

No problem if you can't, on a tight schedule this morning. Very open from 12-3:30 today as well

3/29/23, 10:03 AM

First day having an office that isn't a home office. Happens to be an 8 block walk which is great except when you forget your cell phone at home!

Just came back and see the calls. I have availability 12/3:30 as well

2:30pm work for me to call your call?

Hey Steve, no worries at all.

Let's do 2:30. Give me a call then.

Talk soon

Liked "Hey Steve, no worries at all.

Let's do 2:30. Giv..."

3/4/24, 11:02 AM

Steve! How's it going? We are approaching that one year mark and thought we could connect on a call over the next week or two.

Hope you and Melissa are doing well!

Yes let's do it. I'm no longer a tobacco user. We also moved to Florida . Lots to catch up on. I'm traveling Wednesday - Sunday this week. Tomorrow evening or next week any time

Lots to catch up on!

I actually just got a reschedule tomorrow evening if we want to lock that in?

What time works for you?

7:30pm est?

I'm flexible from 7pm onward

7:15 is good here. I'll give you a ring then.

Roger

It's on the calendar

5/20/24, 3:44 PM

Steve! How's it going?

I sent over some docusigns for the non tobacco change.

Are you still down in Florida?

5/21/24, 7:29 AM

Ok I'll take a look. Yes to Florida

Delivered