



a bank consulting company

Organization & Background

EBS is a marketing, consulting and service firm that specializes in the placement of Bank Owned Life Insurance (BOLI) programs. These programs utilize BOLI to finance existing employee benefits as well as to informally fund new or existing nonqualified executive benefit plans. The members of EBS, who are financial representatives, provide clients with access to the leading carriers in the BOLI arena. EBS also delivers comprehensive implementation services and the ongoing administration required to support a BOLI program. These services include assistance with regulatory due diligence, analysis of census data, product selection, monthly reporting, periodic credit reviews of the insurance carriers, updates on BOLI legislative issues, and more.

EBS provides its comprehensive services through a team of qualified professionals with vast experience in insurance and public accounting. Each client has a specific service team that is supported by extensive back office support. Professional designations held include CPA, JD, CLU, MSFS, MBA, CFP, ChFC and others. There are five offices located throughout the country, including the EBS headquarters in Birmingham, Alabama, to ensure coordinated service delivery. As financial representatives, EBS members are supported by insurance attorneys, actuaries, and advanced underwriters.

Over the past thirteen years, EBS has implemented well over 200 BOLI transactions in thirtyfour different states. These transactions have resulted in purchases of billions of dollars of BOLI face value placed with highly rated carriers offering institutional pricing. Our informal funding recommendations are built on sound economic foundations and are conservatively structured from a tax perspective. EBS has 100 percent client retention. We welcome interested parties to contact our references regarding our services and regulatory compliance.

