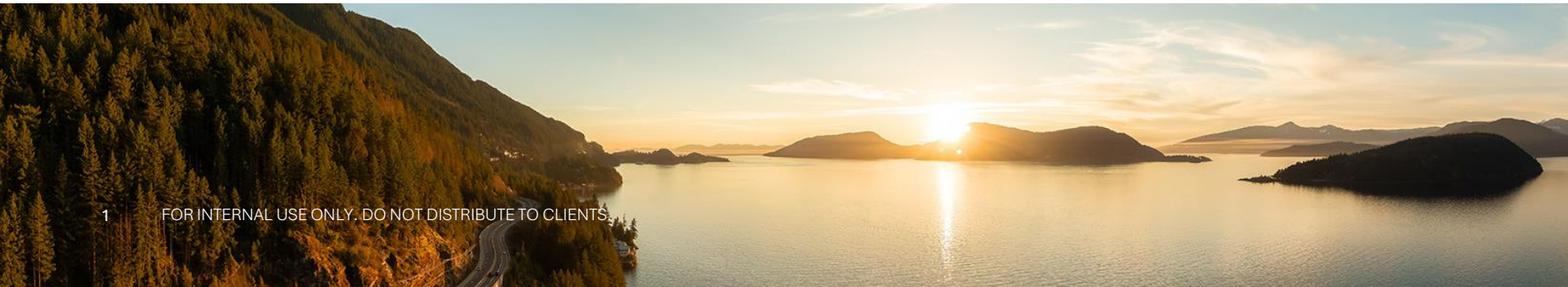


Chapter Medicare: Corient Partnership



What is Chapter? Why Chapter?

MEDICARE PLANNING SOLUTION

- General Medicare Educational Resource
 - Internal advisor and external client education
- Personalized Medicare Guidance
 - Based on health profile, geographical location and health care needs
- Full-Service (education to enrollment)
 - Initial enrollment and ongoing open enrollment
- Fiduciary Model
 - Data-driven guidance provided by salaried “Medicare Advisors”
 - No commissions paid to Medicare Advisors providing guidance
- No Cost to Corient clients
 - While most health insurance carries are compensated through commission, there is no additional cost of insurance, nor additional fees, for Chapter’s consultative services

CLIENT DEMAND FOR HEALTH CARE PLANNING

- Growing proportion of Medicare-age clients
 - Client service expansion through Medicare planning resources
- Service Option
 - Chapter vs. In-House guidance/existing Medicare partners
 - What is the best use of, and best equipped, resource for your clients and advisory practice?

What does Chapter do?

Chapter searches every detail of every Medicare plan to help your clients find coverage that maximizes their benefits and savings. Chapter is 100% focused on Medicare and has no other lines of business besides Medicare.

Who can Chapter help?

- 1) Clients who are already on Medicare and want a free evaluation of their coverage. This is especially important during Annual Enrollment Period (Oct 15 to Dec 7) each year.
- 2) Clients who are 6 months away from becoming Medicare eligible: either turning 65 years old, retiring from work, or with certain qualifying disabilities.

How much does it cost to use Chapter?

This is a free service to you and your clients. If your clients take our recommendation and enroll directly with the carrier, there would be no difference in premium.

How does Chapter make money?

Most carriers compensate Chapter by commission; however, that does not drive the guidance we give. Chapter's mission is to recommend the best plan for your client's needs. Our Medicare experts do not know what Chapter's compensation is from carriers. Our Medicare experts are paid the same across all plan recommendations, even if the plan is one that does not pay Chapter.

Can the Corient team, family members, or prospects use Chapter?

Yes, for all the above! For prospects, this could be a great introduction to the client experience at Corient.

Chapter Security Overview

Chapter is trusted by thousands of financial advisors to provide fiduciary level guidance on Medicare for their clients.

The primary data privacy and security regime in Medicare is HIPAA. Chapter complies with all HIPAA regulations as is required of us by law, including, but not limited to:

- HIPAA Privacy Rule
- HIPAA Security Rule
- Breach Notification Rule
- HITECH Rule
- Omnibus Rule

Chapter collects Personal Identifiable Information (PII) directly from clients and not from our Financial Advisory Partners.

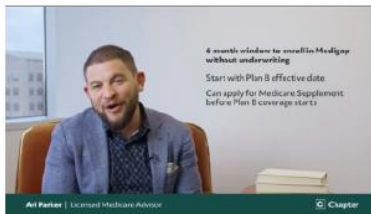
Chapter is hosted in secure, HIPAA-compliant cloud-based servers with all critical data protected by bank level encryption (256 bit, AES, TLS 1.2+).

→ [Read about Chapter's HIPAA compliance achievement with Accountable.](#) (Link)

Chapter is SOC 2 Certified. Safeguarding the confidentiality and integrity of our data is paramount at Chapter with the documentation and implementation of strict controls of the following:

- Administrative Safeguards
- Physical Security Controls
- Business Continuity Plans
- Network Security Controls

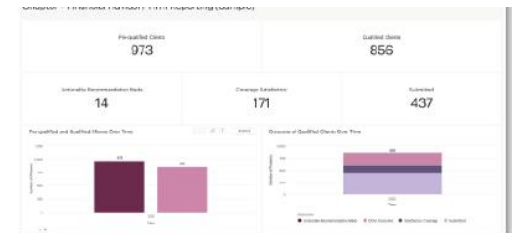
Chapter – The Client and Advisor Experience



Educate and Empower: Chapter creates content and hosts webinars specific to your advisors, clients, and organization.



Consult: Client (and Advisor) speaks with a Corient Dedicated Medicare Expert via Zoom or phone. Advisor helps client short-list plans and is available for unlimited follow-up conversations.



Support, year-round: Corient and advisors receive daily dashboard. Clients receive support with claims, benefit activations, and renewals.



Connect: Advisors or clients book a 1:1 consult with a Chapter Medicare Expert on a team dedicated to Corient. Advisors are always welcome and encouraged to join.



Enroll: Client selects preferred plan, Chapter pre-fills paperwork, client signs, and Chapter generates report for client.

How to Utilize Chapter?

- <https://askchapter.org/partners/corient-portal>
(internal Corient link)
- <https://askchapter.org/partners/corient>
(external client-facing link)

3 WAYS TO START THE PROCESS

1) Refer a client

- Input client information (name and email)
- Chapter emails client to schedule consultation

2) Schedule a meeting

- Calendly scheduling link allowing client to schedule consultation
- “External client-facing link” above directs client to this method

3) Send a referral email

- Templated email sent from Corient Advisor connecting client with Chapter

CORIENT  Chapter

Medicare: Give your clients peace of mind

Corient has partnered with Chapter Medicare, so that you can help your clients maximize their healthcare savings and improve their coverage.

If you have any Medicare or Chapter related questions, do not hesitate to reach out to your dedicated team at: corient@askchapter.com

Connect a client to the dedicated Medicare advisors for Corient:



Refer a client

Enter client information to send them a personalized referral email.

[Refer client →](#)



Schedule a meeting

Set up a virtual meeting between your client & your dedicated Medicare expert.

[Schedule meeting →](#)



Send a referral email

Connect your client to your dedicated Medicare experts over email.

[Send an email →](#)

How it works:

As a Wealth Advisor at Corient, you and your clients have access to a dedicated team of Medicare advisors.

THE PROCESS:

- 1 Connect your clients with a dedicated Medicare advisor
- 2 Chapter helps your clients choose or improve coverage
- 3 You receive follow-ups, reporting, and ongoing support



Refer a Client

- <https://askchapter.org/partners/corient-portal>
(internal Corient link)

CORIENT  Chapter

Help a client with Medicare

Personal referral form

 First name*

 Last name

 Email Address*

SEND REFERRAL EMAIL



Refer your clients directly to a Medicare Expert

- Bookmark this page to easily refer clients in the future
- Connect your clients with your dedicated Medicare Expert
- Receive updates on their Medicare status

Schedule a Meeting

- <https://askchapter.org/partners/corient-portal>
(internal Corient link)



Partnerships

Medicare Consultation (Corient)

 45 min

Schedule time with one of your dedicated Medicare experts. This is a free consultation provided through the Corient partnership with Chapter.

By submitting my phone number and personal information and clicking ‘Schedule Event’ above, I confirm that the phone number provided is my own, and I provide my express written consent to be contacted by Memoir, Inc. d/b/a Chapter and its subsidiaries (including Chapter Advisory LLC, a licensed insurance agency) at the phone number I have provided above regarding Medicare plans, including Medicare Advantage, Medicare Supplement, &

Select a Date & Time

<

April 2024

>

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Time zone

 Pacific Time - US & Canada (9:01am) ▾

Send a Referral Email

- <https://askchapter.org/partners/corient-portal>
(internal Corient link)

 Send	To	
	Cc	corient@askchapter.com
	Bcc	
Subject		Medicare Guidance
		General\All Employees (unrestricted) ▼

Hi <insert client name>,

Navigating healthcare in retirement is difficult.

We want to ensure that you find and remain on the best Medicare coverage to meet your needs - so that you can maximize your health benefits and minimize your costs.

That's why Corient has partnered with Chapter who can provide guidance on your Medicare planning needs. Here is a link to schedule a consultation with their team: www.askchapter.org/partners/corient

Chapter is free to work with and the process usually takes no longer than 45 minutes.

If you have any questions ahead of your consultation, you can hit Reply All, they are on this email as well!

Warm regards,

Chapter Follow-Up

Hi <client name>,
Nice to meet you.

Chapter is looking forward to discussing your Medicare coverage options with you through the partnership with Corient.

Please [use this link](#) to schedule a free consultation with one of our senior Medicare experts.

Kindest Regards,
Chapter in partnership with Corient

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Chapter