

Integrity to Acquire Innovative Underwriters from Guardian in Historic Partnership to Provide Financial Professionals with Best-in-Class Platform Solutions

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Influential leader with 50-year legacy will become a division of Ash Brokerage, an Integrity company, helping more Americans access holistic life, health and wealth protection

DALLAS – NOVEMBER 19, 2024 – Integrity Marketing Group, LLC (“Integrity”), a leading distributor of life and health insurance, and provider of wealth management and retirement planning solutions, today announced it has entered into a definitive agreement to acquire [Innovative Underwriters](#), a brokerage general agency based in New York City and a subsidiary of The Guardian Life Insurance Company of America® (“[Guardian](#)”). Following the acquisition, Innovative Underwriters will become a division of Integrity partner [Ash Brokerage](#), a leading financial advisory and brokerage general agency. Financial terms of the acquisition were not disclosed.

“This historic partnership highlights our continued commitment to providing the best solutions in the market by connecting professionals with platforms that expand their ability to serve,” expressed Bryan W. Adams, Co-Founder and CEO of Integrity. “In Innovative Underwriters we found a partner whose commitment to creating interconnected life, health and wealth solutions equals our own. Innovative Underwriters now becomes part of a larger partner network and gains access to Integrity’s cutting-edge technology suite and services, including advanced marketing and underwriting support. Together, we can share expertise and expand on best practices to improve the industry for all stakeholders. Innovative Underwriters is an ideal fit and valuable addition to the Integrity family, and we’re deeply grateful for the opportunity to make a greater impact on financial professionals, clients and communities than ever before. Together, our relationship with Guardian will continue long into the future, as we collaborate even more holistically to provide the industry’s most innovative and transformative products and solutions for agents, financial professionals and the clients they serve!”

Innovative Underwriters has an impressive 50-year legacy of serving financial professionals and their clients. For the past 25 years, Innovative Underwriters has been a subsidiary of Guardian, playing an instrumental role in helping Guardian’s financial professionals meet clients’ evolving needs, including through offering non-proprietary products that complement a client’s current

life and disability protections. Guardian is one of the country's leading mutual insurance companies, offering individual and group protection and wealth management. With more than 160 years of stability and one of the highest ratings among insurers for financial strength, Guardian has been a trusted resource for generations of families and a proven partner in inspiring wellbeing.

"This partnership brings together committed leaders who are steadfast in helping professionals add value to their clients," said Tim Ash, CEO of Ash Brokerage and Managing Partner of Integrity. "As a division of Integrity, Ash Brokerage helps advisors incorporate insurance and annuities into a client's financial landscape through the best solutions in the market. This partnership will allow us to continue our mission of prioritizing client needs by further expanding the solutions we offer."

"Joining the Integrity family of companies makes it possible for Innovative Underwriters to access and utilize greater technology solutions and support," said Dan Rich, COO of Ash Brokerage. "For Guardian's financial professionals, this partnership extends the range of options beyond the Guardian portfolio when needs arise. It's a true win-win for all partners, and we couldn't be more excited about the enhanced service and growth that will follow."

"At Innovative Underwriters, we understand how financial, physical and mental wellbeing impact one another and why they must be viewed collectively," said Marianne Caswell, President of Innovative Underwriters and Head of Wealth Management at Guardian. "Integrity's expertise, scale and product suite provides transformative solutions that give due consideration to the holistic life, health and wealth needs of consumers. It's this commitment to the same core values and principles that will underpin a strong partnership for the future."

"Integrity and Innovative Underwriters share a track record of excellence," said Michael Ferik, Head of Individual Markets at Guardian. "Integrity is an industry pioneer with a deep and diversified product portfolio and an instinctive understanding of market forces. Innovative Underwriters is renowned for its decades of diligent guidance and customer-centric experience. Together, they will advance Guardian's goal of inspiring wellbeing in Americans, so our professionals can focus on what matters most — their clients. We're fully confident in this partnership's ability to offer long-term strategies that satisfy a broad variety of client planning goals."

Integrity's transformative technology suite is built to optimize business processes for professionals, so they can help clients feel fully prepared and protected. Its powerful proprietary platform supports agents through industry-leading products and services, including [LifeCENTER](#), which offers instantaneous quoting and enrollment capabilities, and [Ask Integrity™](#), an exclusive AI-enabled and voice-activated service solution. Innovative Underwriters can further accelerate growth opportunities by utilizing Integrity's scale and unparalleled innovation. All Integrity partners have access to strategic leadership guidance, insights from in-the-moment data and analytics, and world-class marketing and advertising capabilities.

As one of the country's leading brokerage general agencies, Innovative Underwriters will contribute its rich reservoir of industry knowledge to Integrity's highly esteemed partner network. This trailblazing group of financial service and insurance icons constantly shares best practices and collaborates to create more holistic protection solutions. The addition of Innovative Underwriters' time-tested processes, underwriting expertise and problem-solving abilities will deepen the ability of Integrity partners to improve the lives of more American families.

About Integrity

Integrity, headquartered in Dallas, Texas, is a leading distributor of life and health insurance, and provider of innovative solutions for wealth management and retirement planning. Through its broad partner network of agents and advisors, Integrity helps millions of Americans protect their life, health and wealth with a commitment to meet them wherever they are — in person, over the phone and online. Integrity's proprietary, cutting-edge technology helps expand the insurance and financial planning experience for all stakeholders using an omnichannel approach. In addition, Integrity develops products with carrier partners and markets them compliantly through its nationwide distribution network. Providing best-in-class service to their clients and consumers is at the center of Integrity's holistic approach to life, health and wealth protection. The company and its partners focus on helping families and individuals prepare for the good days ahead, so they can make the most of what life brings. For more information, visit www.integrity.com.

About Innovative Underwriters

Innovative Underwriters, LLC, is a wholly-owned subsidiary of The Guardian® Life Insurance Company of America with nearly 50 years in the industry as a brokerage general agency committed to helping insurance producers serve their clients. Innovative Underwriters provides access to a robust suite of nonproprietary products from a diverse set of top-rated carriers. Their unique guidance helps professionals compete in today's challenging market environment and their dedicated teams are committed to providing guidance through each case — regardless of size — every step of the way. Through experience and relationships, they know which carrier to approach to best serve each individual case. They work directly with the carriers on behalf of professionals and their clients to reach an offer. They have all the resources needed to protect all clients. For more information, visit www.innovativeunderwriters.com.

About Ash Brokerage

Life's milestones deserve to be insured. As one of Integrity's largest business units, Ash Brokerage's more than 350 employees help financial professionals make their client's money last for life — and beyond. Ash Brokerage helps their 50,000 licensed advisors find, understand and process solutions for life insurance, annuities, disability insurance, long-term care and Medicare. Ash Brokerage has the tools — and the people — to bring solutions in every stage of life. Throughout their history, they have impacted nearly one million lives with their products and services. For more information, visit www.ashbrokerage.com.

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