



Melanie Otto, President,
TWG Capital



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Giving Agents an Edge

Everyday the marketplace grows more competitive. And everyday is an opportunity to reposition or grow your business. Where will you turn for the capital your practice needs and the respect you deserve? Agents seeking to solve their capital problems continue to rely on TWG Capital, the industry innovator.

Since 2003, Melanie Otto has served as president of TWG Capital, where her passion for what she does is exceeded only by what her company can do for producers. As the first and founding company of its kind, TWG Capital was the first to help insurance agents access capital in an efficient and cost-effective way that enables them to monetize what they've worked so hard to build.

"I am passionate about fulfilling a need that wasn't being fulfilled historically," Otto says, who worked in accounting and specialty finance before she was drawn to the company's unique business model in 2003.

A company that embraces change, TWG Capital understands that to remain competitive in this environment of evolving client needs, agents and agencies must shift their focus to more senior-oriented products such as Medicare supplements and long term care — and will likely require capital to survive this transition.

"Since change costs money," Otto affirms, "we think there's going to be a hyper-competitive period for insurance producers over the next several years, and only the strongest and well-funded will survive and thrive."

This is when your small business becomes your ally in change when working with TWG

Capital. The company recognizes agents as serious professionals and small business owners, and knows that like any business, they will need capital to grow. Unlike many small business owners, however, an agent has a valuable asset to leverage — their future commissions.

TWG Capital plays an important role in educating agents on how to grow their business through selling a portion of their future renewal commissions and redeploying that capital into their business. And with knowledgeable, licensed insurance agents on staff who understand an agent's business needs, TWG Capital can provide the right business solution in a customer-friendly environment.

"While other financial service providers continue to undervalue this asset and charge exorbitant interest rates and fees," says Otto, "our model is unique in that we have the historical experience, modeling capability, and financial resources to offer a fair market value for an agent's future commissions while allowing them to maintain control of their true asset — the insured."

With more than 5,000 agents funded, the client list continues to grow. "We partner with insurance agents to educate them and develop custom solutions that solve their business needs for capital," Otto concludes. "It's great to hear an agent say to me, 'I had no idea I could use my future commissions to access capital that I need today.'"

Read more testimonials or get more information at TWGcapital.com