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Ed Harris, CSA, CLTC
Director Linked Benefits

Ed Harris, CSA, CLTC, is one of the top authorities in the industry on linked-benefit life products having specialized in these products since their inception in 1988. Sometimes referred to as “hybrid” or “combo” products, they provide an “asset-based” planning solution as an alternative strategy to conventional long-term care insurance. This approach is often more appealing to higher net worth clients.

As a member of the wholesaling team that launched MoneyGuard, the first linked benefit product in the industry, Ed managed distribution in banks, wire houses and independent advisories and has been called upon by carriers to consult in the development of their own linked-benefit products.

Since launching the first true LTCi linked-benefit product Ed has been instrumental in the development of the sales and marketing strategy and has helped identify the target market and the proper approach to presentation. More recently, Ed developed “Plan 17”, a proprietary sales & marketing plan designed to create predictable and sustainable sales results. This allows the Advisor to convert time into revenue very quickly, while at the same time helping Customers make a correct financial decision.

Ed has trained over 5000 advisors in the sale of these products and is responsible for placing more Linked-benefit business than any other single source. As a senior marketing specialist at Westland Financial Services, Ed helps maintain their position as the unchallenged leader in the sales of MoneyGuard, TLC, AssetCare and other linked benefit products. Carrier independence, along with unbiased, objective marketing is a core competency at Westland.

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