



Karen R. Cramer

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Karen's experiences as a home office life underwriter, a regional director, a general agent and a variable annuity wholesaler have given her a tremendous knowledge of the financial services industry. She has worked with captive insurance agents, independent representatives, wirehouses, regionals and in the bank channel. Karen has both working and marketing knowledge of fixed and variable life insurance and annuities, long term care, and disability income. Representing VIP with its multiple carriers, Karen has the ability to analyze the needs of the prospect and the financial advisor, run illustrations, compare benefits, and spreadsheet. Karen is prepared to remain in the background for a sale or assist the client as much as the representative desires. Karen is not only dedicated to considering the whole picture including product mechanics, income and estate tax concerns, strategies for the affluent business owner, as well as the psychology of the sale, but she is also mindful of the suitability, compliance, and revenue objectives of the carrier, prospect, and the financial advisor.

Karen and VIP are committed to viable solutions for the business and estate and wealth transfer markets. They maintain the integrity of the sale, challenging the producer and educating the client with an objective analysis and a team approach. Karen has both the Series 6 and 63.

EDUCATION

- Rice University, BA
- University of Houston MBA