

Press Kit

Integrity Marketing Group Acquires Access Capital Group



Integrity Partners with Access Capital to Provide Innovative Financial Solutions to Insurance Agents

New partnership allows agents and agencies the flexibility to monetize their book of business to instant capital for reinvesting in their business or for personal needs

DALLAS – March 2, 2021 – Integrity Marketing Group, LLC (“Integrity”), the nation’s largest independent distributor of life and health insurance products, today announced it has acquired [Access Capital Group, LLC](#) (“Access Capital”), the market’s leading financing company for insurance agents and agencies. In this most recent iteration of Integrity’s commitment to reshape the insurance industry through continuous innovation, this partnership will serve the financial needs of America’s agents and agencies, a vastly underserved market. As part of the transaction, Principals and Co-Founders Bryan Neary and Dave Emerton will also serve as Managing Partners with Integrity. Financial terms of the transaction were not disclosed.

Access Capital provides financial solutions for insurance agents by leveraging future policy renewals to obtain capital today, while maintaining their client relationships for future product sales. Drawing from decades of insurance and actuarial experience, Access Capital uses proprietary data and actuarial models to project the value of an agent’s future commissions across a limitless range of life and health products. Access Capital provides near real-time valuation services and an immediate capital payout to agents based on readily available information about their book of business. The ability for agents to convert their commissions into capital allows them to add staff, invest in leads or meet any number of life’s unexpected obligations.

Over its 13-year history, Access Capital has provided more than \$125 million of capital to thousands of agents nationwide. Access Capital’s transactions span more than 500,000 policyholders and over 200 different insurance carriers that offer a broad range of products, including Medicare, ACA, long-term care, life and an endless portfolio of ancillary life and health insurance products.

“At Integrity, innovation means reshaping our industry for all stakeholders, and that includes helping agents and agencies grow their businesses faster than ever before,” said Bryan W. Adams, CEO and Co-Founder of Integrity Marketing Group. “By adding Access Capital to the Integrity family, we will help agents and agencies obtain capital to invest in their business and better meet the life and health insurance needs of more Americans. As the industry evolves, it is more important than ever to provide flexible solutions to help agents and agencies succeed. The Access Capital team looks at our industry through a different lens and they have built an ingenious approach to solving generational problems for agents in the field.”

“Historically, agents have been restricted to limited traditional lending sources to unlock the value of their renewals. These institutions often don’t see the true value of their assets, require extensive documentation and place many limitations on ways the capital can be

used,” described Bryan Neary, Principal and Co-Founder of Access Capital. “Alternatively, our process is so streamlined that with basic information, agents can receive an offer in as little as a day, not months.”

“Access Capital Group brings an innovative spirit with a passion for solving problems, and it’s obvious we’re in good company with Integrity,” Neary continued. “Their partners are a collection of the most forward-thinking leaders shaping the industry today. We’re excited to leverage that innovation to create more solutions for more agents and agencies.”

As an Integrity partner, Access Capital joins a prestigious network of the country’s fastest growing agencies, reaching thousands of agents. Proprietary data and technology available only through the Integrity platform will further hone Access Capital’s valuation and underwriting process. Access Capital will also utilize the support services available to all Integrity partners, including market research, product development, information technology, human resources, legal counsel, accounting/finance and a full-service advertising and marketing firm.

“Through Integrity’s relationships across the country and the reach of its partner network, we’ll be able to serve more agents than ever before,” explained David Emerton, Principal and Co-Founder of Access Capital. “Integrity is about improving the lives of agents and agencies using out-of-the-box solutions, which is the same framework we’ve built our business on. Data-driven solutions are propelling the future of insurance. This partnership will enhance our ability to expand our reach and do better deals with agents and agencies going forward.”

Additionally, Access Capital employees will be eligible to participate in [Integrity’s Employee Ownership Plan](#), which provides meaningful company ownership to employees.

“Allowing our employees the opportunity to share in our growth through ownership shows us that Integrity truly means what they say about being a family,” shared Neary. “Integrity is leading the way in insurance today and we couldn’t be more excited to sit at the table with Integrity’s iconic partners.”

For more information about Access Capital Group’s partnership with Integrity, view a video at www.integritymarketing.com/AccessCapital.

About Integrity Marketing Group

Integrity Marketing Group, headquartered in Dallas, Texas, is the leading independent distributor of life and health insurance products focused on meeting Americans wherever they are — in person, over the phone and online. Integrity is innovating insurance by developing cutting-edge technology designed to simplify and streamline the life and healthcare experience for everyone. In addition, Integrity develops exclusive products with insurance carrier partners and markets these products through its distribution network that includes other large insurance agencies throughout the country. Integrity’s almost 5,000 employees work with over 325,000 independent agents who service more than seven million clients annually. In 2021, Integrity expects to help insurance carriers place over \$3.5 billion in new premium. For more information, visit www.integritymarketing.com.

About Access Capital Group

Access Capital Group, headquartered in Omaha, Nebraska, is one of the nation’s leading providers of financial solutions for the life and health insurance industry. Access Capital is focused on providing insurance agents and agencies with the necessary capital to accelerate both their business and personal objectives. Through its proprietary valuation methodologies and streamlined processes, Access Capital has provided millions in capital to thousands of agents across the country since its inception. For more information, visit www.accesscapitalgrp.com.

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Bryan W. Adams

Co-Founder & CEO



Bryan is the Co-Founder and Chief Executive Officer for Integrity Marketing Group and leads the day-to-day operations of the company. Bryan also serves on the Board of Directors of Integrity.

Bryan is the founder of Legacy Safeguard, LLC a company dedicated with helping members leave a lasting legacy and being remembered long after they're gone. Bryan is considered one of the nation's leading experts in the senior market and speaks frequently across the country about the importance of helping families on one of the most difficult days of their lives. He consults with leading insurance companies to help them offer the best products to this market.

Prior to founding Integrity, Bryan was Vice President of Business Development at Directors Investment Group, Inc., a financial services company that operates several life insurance companies, a registered investment advisory firm, bank holding company and a mutual fund family. Advancing through a series of leadership roles in sales, marketing and product development, Bryan became the youngest Vice President in the company's history, where he oversaw all expansion efforts throughout the United States.

Bryan has a degree in Business Administration from Texas Tech University. Bryan and his family live in Highland Village, Texas.

David Emerton

Managing Partner



Dave is a Co-Founder and Principal of Access Capital Group and a Managing Partner of Integrity Marketing Group.

Dave began his insurance career in 1978 as a field representative. Since 1985, he has owned and operated an insurance sales and brokerage agency focused primarily on the senior market. Along with being a sales leader, he recruited and directed the sales efforts of hundreds of independent insurance agents and agencies while representing most of the major insurance companies in the senior marketplace. From 1999 - 2006, Dave served as a director of training, Regional Sales Director and National Sales Director.

In 2007, Dave and his business partner, Bryan Neary, founded Access Capital Group. Headquartered in Omaha, Nebraska, Access Capital Group has become one of the nation's leading providers of financial solutions for the life and health insurance industry. Access Capital Group is focused on providing insurance agents and agencies with the necessary capital to accelerate both their business and personal objectives. Access Capital Group has provided millions of dollars of capital to thousands of insurance agents and agencies across the country.

Dave studied speech pathology and audiology at the University of Nebraska-Lincoln, but decided he was better suited for a career in sales than as a speech pathologist. He then transferred and completed his education in business administration at the University of Nebraska-Omaha.

Dave and his wife, Gina, reside in Elkhorn, Nebraska.

Bryan Neary

Managing Partner



Bryan Neary is a Principal and Co-Founder of CSG Actuarial and Access Capital Group and a Managing Partner at Integrity.

Bryan has more than 24 years of experience in the life and health insurance industry, primarily focused on the development and pricing of individual insurance products and building innovative software solutions.

After graduating from the University of Nebraska in 1996 with a degree in Actuarial Science, he began his actuarial career as an actuarial student with Mutual of Omaha in the individual health division. He then held various management roles with several other insurance companies, including Vice President and Chief Actuary of Medico Insurance Group.

In 2007, Bryan founded CSG Actuarial in Omaha, Nebraska. CSG has grown to become a nationally recognized actuarial consulting and insurance technology company. He also founded Access Capital Group, one of the nation's leading providers of financial solutions for the life and health insurance industry. He is a member of the American Academy of Actuaries and Fellow of the Society of Actuaries.



