

ENTERPRISE LEADERSHIP SESSION

Partnership, Growth, and Driving Sales Together

Fireside Format · 25 Minutes · 3 Questions

BEFORE YOU SPEAK: Intentional Outcomes

1. Everyone in this room covets a relationship with Josh and Pacific Bridge.
2. They understand why we are not for everybody — and that makes the right ones lean in.
3. They see Pacific Bridge as the firm building for where the industry is going, not where it is.

Q1 — Culture (6–7 min)

THE QUESTION

Every agency that works with Lincoln's Agency Channel has different and unique cultures and personalities. I can say without reservation that The Pacific Bridge Companies has defined its culture about as well as any firm I work with. Can you tell us a bit about TPBC's culture and why it's so important?

OPEN STRONG — THE ONE-LINE ANSWER

Culture at Pacific Bridge comes down to five words: Mahalo, Aloha, Ohana, Pono, and Imua. Everything else — how we hire, how we onboard, how we start every single day — is just those values made operational.

[Pause — let it land]

THE PROOF — THREE THINGS, NO MORE

★ *Lead with the number so they know how to listen.*

Here are the three ways you actually know our values are real and not just a poster on the wall.

First: how we hire.

We don't start with your resume. We start with questions like: Who was your favorite teacher, and who was your least favorite — and why? We're not looking for the right answer. We're looking for self-awareness, accountability, and alignment. Because the resume tells me what you've done. Those questions tell me who you are.

Second: what we do every single day.

Every morning, every team member commits to one critical priority. And we rotate through one core value — and each person shares a specific example of someone they saw living that value the day before. We are literally training ourselves to notice integrity. That's not soft culture. That's how you build accountability in real time.

Third — and this one matters most:

Some people come into Pacific Bridge and they think the values are just words. And then they get here and they realize we actually live them.

And some of those people have to make a decision.

Some of them step up. Some of them self-select out.

That self-selection is not a failure. That's the values working exactly as designed.

[Pause — let it land]

THE TAKEAWAY CLOSE

★ *The 'remote control close' — challenge the room without attacking anyone.*

I'll be honest with you: Pacific Bridge is not for everybody.

We do things that sound intense before you get here. And when you arrive, you realize they're not intense — they're just real.

But for the firms that get it, for the advisors who want to run with people who are after the same mission?

We're indispensable.

[Pause — let it land]

[Stop. Let Doris move.]

Q2 — Relationship Expansion (5–6 min)

THE QUESTION

TPBC isn't new to the Agency Channel, but in recent months the nature of our relationship has significantly expanded as we've gotten to know one another on a different level. Let's talk about how that came to be.

REFRAME THE STORY — WE PURSUED THEM

★ *Don't say Lincoln came to us. We built this relationship. We went after it.*

I want to be honest about how this actually happened — because I think the honest version is more interesting than the polished version.

We didn't deepen our relationship with Lincoln because Lincoln knocked on our door.

We deepened it because we decided to go after the relationship differently.

[Pause — let it land]

THE REAL HOW — IT'S ABOUT SPECIFIC PEOPLE

★ *Don't praise 'Lincoln.' Praise individuals — it's more credible and it makes friends for life.*

And here's what I actually mean when I say 'relationship':

I don't mean the company. Companies don't show up for you at 10 PM.

I mean Cliff, who came to our educational forums not to pitch products, but to understand how we actually operate.

I mean Mitchell, who did serious illustration modeling so we could build tools the right way.

I mean Doris and her compliance team, who worked through LPOAs and process questions with us so we could scale confidently.

I mean Nick — and I have to say, we're all thinking about him right now, and I can't wait for him to get back — because he's the kind of guy I could call at 10 at night with a problem, and he'd be responding by 11.

[Pause — let it land]

You want to know how committed I am to those people? If any of them ever left Lincoln tomorrow, I'd try to hire them before they updated their LinkedIn.

[Pause — let it land]

TIE TO OHANA

That's Ohana to me. And Ohana doesn't mean everything is always great.

It means we have the hard conversations. It means we tell each other where the friction is.

It means when we come to them with a request that sounds crazy on the surface, they ask questions instead of just saying no — and we try to find the bigger yes together.

[Pause — let it land]

Revenue followed that kind of alignment. It always does.

[Pause — let it land]

[Stop. Let Doris move.]

Q3 — Evolution & Opportunity (6–7 min)

THE QUESTION

As our relationship has grown, my perception of TPBC's business has evolved from what I once saw as a firm focused primarily on helping high-net-worth foreign national clients acquire life insurance policies. How has TPBC's model evolved... and what do you see as tomorrow's biggest opportunities? And how do you see working with Lincoln as these opportunities develop?

ACKNOWLEDGE — THEN PIVOT TO THE BIG VISION

★ Don't talk about AI as a tool you use. Talk about where the entire industry is going.

That perception was accurate. For a long time, Pacific Bridge was known for helping high-net-worth Japanese clients access U.S. life insurance. That's real, and it built deep cross-border expertise.

But here's the more important question: where is the world going?

[Pause — let it land]

THE MACRO VISION — SHOOT WHERE THE PUCK IS GOING

The world is globalizing. Families are global. Assets are global. Wealth is mobile in ways it has never been before.

And the entire financial services industry — life insurance included — is on the sideline, watching that happen and missing the opportunity.

[Pause — let it land]

AI is going to accelerate this. When AI handles the commodity work, only the boutiques win. Only the real specialists — the ones who can serve a client whose assets span three countries and four currencies — only those advisors survive at the top end.

That's where we're going. And I'll be honest — we're moving fast enough that sometimes my own team doesn't fully understand what we're building yet.

But that's why we come back to our core principles every single morning. Because when you're moving toward a horizon that not everyone can see yet, your values are your compass.

[Pause — let it land]

THE SPECIFIC DIRECTION

We're building infrastructure for advisor-to-advisor collaboration at a scale the industry has never seen — across banking, investment, insurance, tax, and law.

Not because it's novel. Because that's where high-net-worth clients are going to need to be served.

We're also looking at private placement life insurance and annuities — because that's where the planning is heading for the upper end of the market.

And we're building relationships with investment advisors who are going to need what we know.

[Pause — let it land]

CLOSE — WHERE LINCOLN FITS

Lincoln fits in this story because of their willingness to engage strategically — to understand our direction before chasing production numbers.

That's rare. And for an organization building toward a horizon that most people can't see yet?

That's exactly the kind of carrier partnership we need.

[Pause — let it land]

[Stop. Let Doris move.]

DELIVERY REMINDERS

You are in control. It's an interview, not a panel — the answer shapes the conversation, not the question.

Two bullet points per question in your head: your opener and your closer. Everything in between is yours to fill.

You can redirect: "I love that question — but the real question is..."

If you're over time on a point, you can always say: "Wait — before I move on, I have to say one more thing." Great speakers do this on purpose.