SOLUTION SNAPSHOT
PERMANENT + TERM COVERAGE

What can be achieved...

- Male, Age 43, Best Class Rating
- Goal: Using discounted dollars for future estate tax liability
- Existing Coverage: None
- Net worth: $25M+
- Annual Income: $3.5M
- Implemented:

  $6M of permanent coverage

  $4M of 30-year term coverage

OPPORTUNITY

...with the right tools...

- Optimal ages 30-45
- Maximize exemption limits before they are decreased
- A projected estate tax liability that exceeds the amount of estate planning coverage inforce
- Younger, healthy insureds who need coverage but want to pay less in premium dollars to start
- Young insureds who want to lock in their health rating with a term policy to convert to a permanent policy later
- Younger couple that has children who will be left to pay the estate taxes
- Newly established estate planning trust

IDENTIFIERS

...and the right team.

- Determine if any of your clients have an insurance need, based on the Identifiers outlined
- If you identify a potential opportunity to help your clients reach their goals, contact us to review the options

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NEXT STEPS