SOLUTION SNAPSHOT
ADVISOR TEAM SYNERGY

What can be achieved...

- Male, Age 78 & Female, Age 76
- Goal: Replace survivor life policies with coverage that does not require premiums so the family can utilize their exemption to gift other, more highly appreciable assets.
- Existing Coverage: $4M trust-owned policy and $3M policy fbo children
- Net Worth: $15M / Annual Income: $200K
- Wrote $3.4M trust-owned policy to replace $4M policy and $1.3M policy fbo children to replace $3M policy illustrated with no future premiums and a lifetime duration

OPPORTUNITY

...with the right tools...

- Optimal ages 65 to 79
- An advisor who determines that the existing death benefit exceeds the amount needed for estate planning
- An advisor who identifies an illiquid estate and a need to create immediate funds at mortality to pay estate taxes
- An advisor who determines that gifting dollars can be better used for assets other than premium payments after policies have been well-established
- An advisor who identifies the need to change the ownership of a policy
- An advisor who identifies life insurance policies that are cash value heavy when death benefit is the purpose

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

RAYMOND C. NASH
CEO & Principal

rnash@heirmark.com

(330) 801-0061

HEIRMARK.com

NEXT STEPS