

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

HEIRMARK, LTD is independently owned and operated. Securities and investment advisory services offered through M Holdings Securities, Inc. a registered Broker/Dealer and Investment Advisor, Member FINRA/SIPC.

Examples are for illustrative purposes only and not intended to represent or guarantee that anyone will achieve the same or similar results. The tax and legal references attached herein are designed to provide accurate and authoritative information with regard to the subject matter covered and are provided with the understanding that Heirmark is not engaged in rendering tax, legal, or actuarial services. If tax, legal, or actuarial advice is required, you should consult your accountant, attorney, or actuary. Heirmark does not replace those advisors.

HEIRMARK.COM



M Financial Group

MEMBER FIRM