

SOLUTION SNAPSHOT

CONSERVING INSURABILITY



What can be achieved...

- Female, Age 46
- Goal: Convert \$1.5M term policy at quarterly premiums to a permanent policy to lock in insurability then complete full underwriting to gap or replace existing permanent coverage for \$5M total for estate planning
- Existing Coverage: \$2.5M of permanent coverage to replace
- Net worth: \$17M
- Annual income: \$400K
- Wrote \$1.5M converted coverage then \$5M of replacement coverage, which was \$3K less in annual premium than gapping the coverage

OPPORTUNITY



...with the right tools...

- Optimal ages 40-69
- An existing term policy that is approaching the end of its conversion window
- Insurability concerns that might prohibit placing any life insurance coverage in the future
- A projected estate tax liability that exceeds the amount of estate planning coverage in force
- Desire to add permanent coverage to a newly established or recently revised trust
- Multiple policies that have been implemented over years (or even decades) that would be easier to maintain if they were consolidated

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

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