

SHORT-TERM PLANNING INSURANCE DISCUSSION PROMPTS



What is the time horizon for your personal or business financial planning?

If your planning horizon is less than 10 years, has the estate tax exemption grown to exceed the size of your estate?

Are you interested in restructuring your existing life insurance policies to better align with your current needs and goals?

FOR CLIENTS FACING A SHORTENED LIFE EXPECTANCY, SEVERAL OPTIONS MAY BE AVAILABLE

to reposition the policy toward current needs, including medical expenses, final expenses, or personal care. When a life insurance policy's original purpose no longer aligns with current goals it may be time to explore policy optimization or exit strategies.



DON'T LEAVE YOUR LEGACY TO CHANCE

Contact us to review your plan, identify potential gaps, and design solutions to help preserve your legacy for generations to come.

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.

HEIRMARK.COM



M Financial Group