

SOLUTION SNAPSHOT RETIREMENT PLANNING



What can be achieved...

- Male, Age 54
- Goal: Establish a life insurance policy for cash value accumulation and potential retirement income for a diversified portfolio
- Existing Coverage: \$5,500,000 for estate planning
- Net Worth: \$23,000,000
- Income: \$1,500,000
- Wrote \$2,946,811 of new coverage
- Cumulative Premiums: \$3,000,000 (over 12 years)
- Illustrated Distributions: \$7,849,980 (over 15 years)

OPPORTUNITY



...with the right tools...

- Optimal ages 40-55
- Significant cash flow to fund a short pay design
- Has exceeded contribution limits for other retirement vehicles
- A desire to use tax-advantaged dollars to multiply funds for retirement planning
- A sudden increase in net worth from an inheritance or selling a company
- An interest in the duality of a product that can provide a living benefit plus a death benefit to heirs

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

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