SOLUTION SNAPSHOT
PLANNING FOR UNCERTAINTY

What can be achieved...

- Male, Age 57 & Female, Age 56
- Goal: Implement a policy for estate tax protection. Write the projected death benefit that would be needed after sunset (allowing for growth) with the idea to decrease the death benefit if the exemption does not change in 2025.
- Existing Coverage: $5M policy for income protection
- Net worth: $35M
- Income: $700,000
- Wrote $10M of new coverage

OPPORTUNITY

...with the right tools...

- Optimal ages between 40-65
- Couples or individuals who want to lock in their insurability now for a projected post-sunset estate tax with the option to decrease the death benefit later
- A projected estate tax liability that exceeds the amount of estate planning coverage inforce, either now or post-sunset
- Changes to the structure of an estate planning trust
- Changes in health of one spouse when the other spouse is still healthy enough to qualify for coverage
- A sudden increase in net worth from an inheritance or selling a company

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