

SOLUTION SNAPSHOT

THE RIGHT PRODUCT



What can be achieved...

- Male, Age 58; Female, Age 57; Female, Age 54
- Goal: Leverage company-paid life insurance to fund estate taxes for three business owners while identifying the product with the greatest potential ROI when considering premiums paid versus death benefit that will be received.
- Existing Coverage: None
- Business Ownership: 3rd generation family ownership
- Fair Market Value: \$1B+
- Estate Tax Liquidity Need: \$200M+
- Wrote 3 indexed universal life policies, selected for their lower annual premium, generating \$140 million in new coverage

OPPORTUNITY



...with the right tools...

- Multiple business owners with significant personal wealth, growing estate tax exposure, and the ability to fund premiums through the business.
- The closely held business represents a substantial portion of each owner's net worth.
- Personal net worth is approaching or exceeding the applicable federal/state-level estate/inheritance tax thresholds.
- The buy/sell agreement has a provision that the company must provide the liquidity necessary to pay estate taxes for each of the business owners.
- Estate taxes could create pressure to sell business interests or other assets due to significant liquidity needs at each death.

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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