

# SOLUTION SNAPSHOT

## BUY/SELL PLANNING



### What can be achieved...

- Female, Age 47; Male, Age 47; Male, Age 52
- Goal: Implement coverage to fund a buy/sell agreement
- Existing Coverage: Very small personal policies
- Business Ownership: Approx. 28%; 34%; 38%
- Fair market value: \$45M
- Gross sales: \$170M
- Net income (profit): \$6M
- Wrote \$45M of new term coverage (\$15M each)

### OPPORTUNITY



### ...with the right tools...

- Optimal age range of 40-75
- Funding a new buy/sell agreement
- No corporate coverage in place with multiple owners
- Changes to key people or the buy/sell agreement
- Increased value of the company
- Any change in shareholders or business owners
- Gifting of family business ownership interest to future generations
- Family estate planning drives gift of shares to second generation

### 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](mailto:rnash@heirmark.com)



(330) 801-0061



[HEIRMARK.com](http://HEIRMARK.com)



### NEXT STEPS

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