SOLUTION SNAPSHOT
ADAPTING A PORTFOLIO

What can be achieved...

- Male, Age 59 & Female, Age 54
- Goal: Move to life insurance products that are more suitable for the needs of the company and its owners for buy/sell and keyperson coverage.
- Existing Coverage: $3M variable policy and $2M term policy on each owner for $10M total line of coverage
- Business Ownership: 50% / 50%
- Fair Market Value: $9M
- Gross Sales: $5M / Net Income (Profit): $325K
- Wrote $10M of replacement permanent coverage

OPPORTUNITY

...with the right tools...

- Optimal ages: 45-60
- Existing term coverage that was placed years ago and reaching the end of its level pay period when there is a permanent need
- Existing coverage that exposes a business to unwanted risk
- Multiple policies that have been implemented over years (or even decades) that would be easier to maintain if they were consolidated
- Changes to key people or the buy/sell agreement
- Increased value of the 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

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NEXT STEPS