SOLUTION SNAPSHOT
ANOTHER LESSON IN LEVERAGE

What can be achieved...

- Male, Age 55 & Female, Age 55
- Goal: Establish a trust for estate planning and gift federal lifetime exemptions to fund premium payments on second to die coverage via a short-pay design for a higher ROI.
- Existing Coverage: $4 million of corporate coverage and $2 million of personal coverage
- Net Worth: $100 million +
- Annual Income: $23 million
- Wrote $50 million of new coverage

OPPORTUNITY

...with the right tools...

- Optimal ages between 40-65
- A projected estate tax liability that exceeds the amount of estate planning coverage inforce
- Ability to short-pay premiums at a young age for a higher ROI, with the death benefit going to heirs for the estate taxes
- Establishing a new (or changing the structure of an existing) estate planning trust
- Significant growth projection for a business owned by the insured(s)
- 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

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NEXT STEPS