SOLUTION SNAPSHOT
SURVIVORSHIP ESTATE PLANNING

What can be achieved...

- Male, Age 73 & Female, Age 72
- Goal: Consolidate multiple policies into a higher death benefit for a zero-premium outlay
- Existing Coverage: $14,887,801 of survivorship coverage with approximately $6M of cash value
- Net worth: $27M
- Income: $1M
- Wrote $17.275 of survivorship coverage with a lifetime duration to replace existing coverage via a 1035 exchange whereby the cash value was used as a single premium payment

OPPORTUNITY

...with the right tools...

- Optimal ages between 40-60
- Existing coverage with high cash value when death benefit and premium savings are the priorities
- Multiple policies that have been implemented over years (or even decades) that would be easier to maintain if they were consolidated
- Maximizing exemption limits before they are decreased
- A projected estate tax liability that exceeds the amount of estate planning coverage inforce
- Changes in health of one spouse when the other spouse is still healthy enough to qualify for coverage

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