SOLUTION SNAPSHOT
ANOTHER ROUND OF TERM COVERAGE

What can be achieved...

- Female, Age 70 & Male, Age 68
- Goal: Implement replacement term policies at best rates available considering increased ages and new insurability issues. Existing term policies were set to expire and buy/sell funding was still needed.
- Company fair market value: $140,000,000
- Company gross sales: $43,000,000
- Company net income (profit): $5,000,000
- Wrote: $20 million of replacement term coverage on each insured

OPPORTUNITY

...with the right tools...

- Optimal age range of 40-75
- Existing term coverage that is set to expire
- Gifting of family business ownership interest to future generations
- Family estate planning drives gift of shares to second generation
- 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

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

(330) 801-0061

HEIRMARK.com

NEXT STEPS