

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

HEIRMARK, LTD is independently owned and operated. Securities and investment advisory services offered through M Holdings Securities, Inc. a registered Broker/Dealer and Investment Advisor, Member FINRA/SIPC.

Examples are for illustrative purposes only and not intended to represent or guarantee that anyone will achieve the same or similar results. The tax and legal references attached herein are designed to provide accurate and authoritative information with regard to the subject matter covered and are provided with the understanding that Heirmark is not engaged in rendering tax, legal, or actuarial services. If tax, legal, or actuarial advice is required, you should consult your accountant, attorney, or actuary. Heirmark does not replace those advisors.

HEIRMARK.COM



M Financial Group

MEMBER FIRM