SOLUTION SNAPSHOT
SINGLE LIFE TO SURVIVORSHIP

What can be achieved...

- Male, Age 63 & Female, Age 59
- Goal: Increased fully guaranteed death benefit for a single premium, derived from the after-tax cash value of an existing policy
- Existing Coverage: $1.6 million single life on Male to be replaced & $800,000 of other coverage on Male
- Net worth: $12 million
- Annual income: $376,631
- Wrote: $4,360,692 of replacement coverage

OPPORTUNITY

...with the right tools...

- A change in insurance need from income protection that benefits the spouse to estate planning for the heirs
- Uninsured partner is healthier than insured partner
- Optimal ages of 55-70
- Changes to an existing SLAT or estate planning trust
- Normal life changes, such as children recently reaching adulthood, that causes the insurance need to change
- Multiple policies that have been implemented over years (or even decades) that would be easier to maintain if they were consolidated
- Existing coverage with high cash value when death benefit and premium savings are the priorities

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