SOLUTION SNAPSHOT
WHOLE LIFE POLICY AUDIT

What can be achieved…

- Male, Age 68 & Female, Age 65
- Goal: Move away from a dividend dependent product and decrease the annual illustrated premium
- Existing Coverage: $5 million dividend dependent coverage to be replaced & $3.75 million of other coverage
- Net worth: $22 million
- Annual income: $176,000
- Wrote $5 million of replacement coverage

OPPORTUNITY

…with the right tools…

- Existing whole life coverage that is illustrated to have a higher premium than was anticipated due to lower-than-expected annual dividends/PUA’s
- Existing whole life coverage that has a 50% term rider that is not performing as expected
- 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
- Change in the structure of a life insurance trust
- Newly established estate planning trust

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