

SOLUTION SNAPSHOT

SHORT PAY OUTLAY



What can be achieved...

- Male, age 52 & Female, age 52
- Goal: Implement survivorship coverage to pay estate taxes while leveraging a 10-pay premium
- Existing coverage: \$1M
- Net worth: \$4.3M
- Income: \$345,000
- Wrote \$3M of new coverage
- The Estate Preservation Rider increases the death benefit to \$6,666,667 in the first 4 years

OPPORTUNITY



...with the right tools...

- Optimal age range of 40-55
- Maximizing exemption limits before they are decreased
- High liquidity in a financial portfolio
- A projected estate tax liability that exceeds the amount of estate planning coverage in force
- Changes to the structure of an estate planning trust
- Recently explored, established, or funded a SLAT
- Changes in health of one spouse when the other spouse is still healthy enough to qualify for coverage
- Equalizing an estate by giving assets to charity and other family members

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

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