SOLUTION SNAPSHOT
MULTIPLE NEEDS

What can be achieved...

- Male, age 59 & Female, age 54
- Existing coverage: Male had $35.3M in various policies & Female had $10M in one policy before the new coverage was placed
- Net worth: $120M / Income: $4M
- Need 1: Implement two $10M policies to be owned by two different trusts that benefit each child for estate planning purposes. Wrote $20M of coverage.
- Need 2: Replace existing $10M term policy that was expiring and needed for keyperson purposes. Wrote $10M of replacement coverage.
- Need 3: Implement $5M term policy for income protection.

OPPORTUNITY

...with the right tools...

- Optimal age range of 50-65
- Multiple policies inforce that were implemented 5+ years ago and are in need of an audit
- A recently updated financial portfolio that reflects an increasing net worth and/or income
- Estate planning or income protection needs that are underinsured
- Established or newly created trusts that do not have enough insurance to cover the estate planning needs
- Expiring term coverage that is still needed

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

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