SOLUTION SNAPSHOT
MAXIMIZING LEVERAGE

What can be achieved...

- Male, age 52 & Female, age 51
- Goal: Implement variable universal life coverage with a single premium to potentially maximize death benefit leverage
- Existing coverage: $2.8M
- Net worth: $15M
- Annual income: $750,000
- Wrote multiple policies:
- $5M VUL on Male with a single premium of $436,000
- $5M Survivorship VUL on Male & Female with a single premium of $181,801
- PLUS $5M term on each Male & Female with annual premiums for estate planning

OPPORTUNITY

...with the right tools...

- Optimal age range of 40-55
- Ability to pay a large single premium at a young age with the death benefit going to heirs to pay estate taxes more efficiently
- High liquidity in a financial portfolio
- A desire to maximize exemption limits before they are decreased
- An estate planning trust that holds a large sum of gifted dollars
- A projected estate tax liability that exceeds the amount of estate planning coverage inforce
- A younger couple that has children who will be left to pay the estate taxes
- A recent lump sum amount that has been inherited or granted
- Existing coverage that is underperforming

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