

SOLUTION SNAPSHOT

LIFE SETTLEMENT



What can be achieved...

- Male, Age 81 & Female, Age 80
- Existing Coverage: \$6M second-to-die policy originally placed for estate planning purposes but rendered unnecessary after additional gifting and estate planning. An out-of-pocket premium of \$174,000 was coming due for a policy the client no longer wanted or needed.
- Goal: Receive an amount via life settlement that exceeds the surrender value of the policy.
- Surrender Value: \$0
- Life Settlement amount to client: \$308,000

OPPORTUNITY



...with the right tools...

- Optimal age is 70 or older
- Health status must be poor with a low life expectancy
- Policies that were written years ago to pay estate taxes where the net worth of the client has been depleted through gifting or other means
- Policies that were written for buy/sell coverage where the insured has exited the company for retirement or other purposes
- Permanent policies with cash value and minimal required premiums are generally preferred
- Term policies can be sold on the life settlement market if they are convertible to a permanent product

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

HEIRMARK, LTD is independently owned and operated. Securities and investment advisory services offered through M Holdings Securities, Inc. a registered Broker/Dealer and Investment Advisor, Member FINRA/SIPC.

Examples are for illustrative purposes only and not intended to represent or guarantee that anyone will achieve the same or similar results. The tax and legal references attached herein are designed to provide accurate and authoritative information with regard to the subject matter covered and are provided with the understanding that Heirmark is not engaged in rendering tax, legal, or actuarial services. If tax, legal, or actuarial advice is required, you should consult your accountant, attorney, or actuary. Heirmark does not replace those advisors.

HEIRMARK.COM



M Financial Group

MEMBER FIRM