

SOLUTION SNAPSHOT POLICY IMPROVEMENT



What can be achieved...

- Male, age 69
- Goal: initiated as a policy audit and wanted to consolidate multiple policies for a higher death benefit and move coverage to a new trust
- Approximately \$900K existing coverage
- \$4.7M net worth
- \$330K annual income
- Wrote \$2.5M of new coverage

OPPORTUNITY



...with the right tools...

- Change in the structure of a life insurance trust
- Newly established estate planning trust
- Multiple policies that have been implemented over years (or even decades) that would be easier to maintain if they were consolidated
- Existing coverage that is illustrated to have a higher premium than was anticipated
- Existing coverage with high cash value when death benefit and premium savings are the priorities
- A decrease in net worth or income that makes premium payments difficult on existing coverage

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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