

# WHO DO YOU KNOW?



## Think of your clients' needs.

Who would be good candidates for a specific solution or a general review?

### Long Term Illness Expenses

#### WHO DO YOU KNOW WHO...

- May have owned a standalone long-term care policy with increasing premiums?
- Has extra discretionary income and a net worth of \$250,000 or more (excluding primary residence)?
- Is concerned about threats to their future financial stability?
- Is currently providing financial support to parents, or knows someone that is?
- Knows someone who has been in a nursing home or needed attentive medical care?

### Major Life Changes

#### WHO DO YOU KNOW WHO...

- Has had a major life change:
  - Marriage, or divorce?
  - New child/children, or child off to college?
  - New home, or adult child return home?
  - New job, or new business?

### Legacy Planning

#### WHO DO YOU KNOW WHO...

- Is concerned about potential long-term care expenses?
- Has an interest in using their assets to guarantee inheritance to their children?
- Lives a thrifty life to maintain/enhance the value of their legacy?
- Looks for ways to provide each child an even share of the legacy?
- Has excess assets in their portfolio that they have put aside for their legacy?
- Has an interest in leaving a substantial charitable donation?

### Tax Diversification

#### WHO DO YOU KNOW WHO...

- Is highly committed to his/her financial future?
- Help to manage the tax treatment of retirement assets—resulting in the potential for higher net income during retirement years.
- Wants diversification and tax-favored growth in their plan?
- Is between the ages of 30 - 55 and generally healthy?
- Currently owns or has recognized a need for additional life insurance?

### Small Business

#### WHO DO YOU KNOW WHO...

- Wants to keep the business “family owned and operated” after their death?
- Wants to help ensure the business can be sold for fair market value in the event of their death, disability, or other unexpected event?
- Wants to provide supplemental retirement benefits for themselves or other key employees?
- Wants to provide their children with equal inheritance even if one or more of their children will not be involved in the future of the business?
- Could face significant costs to replace key employees?



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