



# Whole Life Insurance Planning

## SHARING IDEAS AMONGST LIKE-MINDED PROFESSIONALS

### ENHANCING THE CORNERSTONE OF AN INSURANCE PLAN

Seasoned policies act as the catalyst for optimizing both income and wealth transfer strategies. LIFE Brokerage has studied various opportunities to leverage your existing book of business to better serve your clients.

#### ENHANCEMENT OPPORTUNITIES

Additional Coverage at No Cost

Maximum Income Distribution Rate

Long-term Care Rider

Liquidity for Entrepreneurs

### OUR PROCESS AND WHY WE'RE DIFFERENT THAN THE REST

#### POLICY REVIEW OF EXISTING CONTRACTS

- Analyze policy performance
- Optimize cash value performance using post 2021 improvements to section 7702
- Analyze existing policy data for modern day features and benefits
- Lower cost of insurance charges
- Over loan protection rider
- Chronic illness/long-term care rider

#### INDUSTRY LEADING SURVIVORSHIP WHOLE LIFE

- The optimal estate planning whole life case design
- Cash value break-even approximately year 5
- Premium deposit account paying above market rates
- Ideal for premium finance, private finance, split dollar & SLAT's

#### CASH VALUE LIFE INSURANCE DESIGN FOR THE ENTREPRENEUR

- Favorable borrowing terms
- Non-direct recognition
- High Early Cash Value Product/Riders Available
- Arbitrage alternative investments via policy loans

#### SIMPLIFY SOFTWARE MODELING SYSTEM

A case design solutions platform that helps you grow your whole life business. Solutions include:

- Tax mitigation
- Managing market volatility
- Income protection
- Retaining key people
- Helping trustees
- Premium funding strategies
- Legacy planning

#### POLICY LOAN RESCUE

- Transfer loan via 1035 exchange
- Implement an exit/buy-down of policy loan
- Rescue runaway premium finance designs for policies in a gain position
- Introduce more favorable loan terms

#### POLICY OPTIMIZATION VIA REDUCED PAID UP

- Preserve cash value
- Redirect premium flow
- Increase coverage amount at no additional cost
- Diversify Away from Non-Mutual and Non-Participating Policies

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Your partner in life planning.

