

# IDENTIFYING LIFE OPPORTUNITIES



## Use this Guide to Identify Life Insurance Opportunities

Here are common life insurance strategies that can be used to uncover needs, provide value, and position solutions—particularly helpful when identifying opportunities in a current book of business. You will find that there are many situations where a life insurance solution could add value by helping a client protect assets or achieve a financial objective.

### LIFE INSURANCE IN RETIREMENT PLANNING

1. Age 30-65
2. High Income Earner 150K (single) \$250K (joint)
3. Wants Tax Free Retirement Income
4. Can Invest 10K+ Per Year
5. Exhausted other tax deferred savings vehicles like 401k, IRAs. Etc.
6. 15 Year+ Time Horizon

### POLICY REVIEW

1. Age 45-70
2. Has an Existing Cash Value Life Policy OR Annuity over 4 years old
3. Affluent, Self-Emp, High-Income
4. Family or Lifestyle Changes (moved, sold home, retiring, death of spouse)
5. Policy Outdated \*Has Not Reviewed
6. Charitable or Cares for Others

### LIFE W/ LTC OR CHRONIC ILLNESS

1. Age 50-75
2. In Retirement
3. Cost of Care Concerns
4. Has Long Term Care Concerns
5. Family History of Health Issues or Dementia
6. No Spouse OR Children

### WEALTH TRANSFER/ SPECIAL NEEDS

1. Age 50-85
2. Reasonable Health
3. Charitably Inclined
4. Special Needs Caregiver
5. Seeking Asset Protection
6. Legacy/Estate Planning Goals
7. Leaving Assets to Grandchildren

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