

A Tool for your Success



Not all Assets are created Equal

The Problem:

Like a lot of baby boomers, your clients and prospects are concerned because market volatility has caused recent losses in their retirement accounts and real estate investments. They had planned to use those investments to help assure their children and grandchildren had financial security after they are gone. What can they do to ensure they pass on an inheritance?

Made Simple:

Life insurance! In wealth transfer, not all assets are created equal. Life insurance is an asset that can efficiently transfer wealth within a family. Unlike other assets that may fluctuate in value, life insurance can be structured to pay a known death benefit, helping put the family's mind at ease. A life insurance policy can also be structured so it does not directly depend on financial market performance. You can create relative certainty what value will be passed on when the insured person dies.

What are the benefits?

Affluent families and individuals often use life insurance as part of their wealth transfer planning because it may provide a unique combination of potential advantages:

**Predictable Value Growth/Leverage, Avoids Probate, Create Liquidity, Easily Divisible,
Value Not Directly Linked To Market Performance, Income Tax-Free Payment,**

Benefits for Clients & Prospects:

- Eliminates future concern of a declining asset.
- Assurance the Policy will remain in force
- Beneficiaries will receive a generally income tax free death benefit
- Legacy passes to their children and grandchildren

Benefit for Agent:

- You can easily show the value of cash value life insurance from over 50 different insurance companies.
- We can illustrate showing how Life Insurance is an Asset Class.
- IRR on Death Benefit and cross-over on alternative taxable investments.

If you are interested in learning more and making this part of your sales process, call **(800) 823-4852** to speak to your Pinney Brokerage Director for a full sales kit on this concept!