



Stabilizing A Client's Legacy

Do you have clients whose assets have lost value as a result of the recent turmoil in the markets? Are some of these clients concerned that the losses will be detrimental to their wealth transfer plans? Are you aware that NOW you can help restore your clients' wealth transfer plans by using life insurance death benefits to help stabilize estate values?

Client Situation

John, age 55, had a substantial net worth before the market drop. He never thought he needed life insurance. He thought his stock portfolio and real estate holding was all his family might ever need. Now he's not as certain. John lost approximately 20% of his assets in the market turmoil and he wants to be certain that his family is cared for in the event he is no longer there to provide for them.

John's Previous Net Worth	\$3,000,000
Lost in Market Crash	\$600,000
John's Remaining Assets	\$2,400,000

Opportunity

Whether it is losses in IRAs or 401(k) accounts, or a drop in other portfolio values, market turmoil has made planning for the future more challenging. Perhaps you have clients who are business owners that had assets outside the business. These assets were intended to "equalize" estate values between children in the business and those who are not, but now the values are disproportionate. Now you can show clients how life insurance death benefits can be used to stabilize estate values so that the turmoil of the market will not disrupt their wealth transfer plans.

Benefits of Life Insurance in Wealth Transfer Plans

- Provides clients a greater degree of certainty about the value to be passed at death.
- Helps a family to retain assets by providing liquidity to help pay taxes and expenses incurred at death.
- Can help to replenish diminished asset values at death.
- Gives clients the option to sell or retain assets.

How DBS Can Help

While the financial markets may be unpredictable, your clients' wealth transfer plans do not have to be. Call your DBS Case Design Analyst to learn more about how you can use life insurance to help replenish diminished asset values and restore wealth transfer plans.