

Solutions Grid

Conservative Insurance Ideas that Move the Needle



CLIENT GOALS	AGE/INCOME	NW	SOURCE	MIN OUTLAY	
<ul style="list-style-type: none">Maximize wealth transferMinimize transfer taxesOptimize cash flow	25 - 65 Higher income or liquidity + NW	10MM+	Non-Qualified	100K for 10 Years	SFI PREMIUM FINANCING
<ul style="list-style-type: none">Rescue Pension or IRAMaximize wealth transferTax-free incomeFunding with pre-tax \$\$Low cost leverage	55 - 65 Retired + NW or higher income	5MM+	Qualified	50K for 10 Years	QUALIFIED SFI
<ul style="list-style-type: none">Rescue Pension or IRAMaximize wealth transferRetirement incomeFunding with pre-tax \$\$	55 - 65 Retired or higher income	1MM+	Qualified	25K for 10 Years	QUALIFIED WEALTH TRANSFER
<ul style="list-style-type: none">Tax-free cash flowFunding with pre-tax \$\$Refund of conversion tax	55 - 65 Retired or higher income	1MM+	Qualified	\$0 Net Outlay	QUALIFIED ROTH ALTERNATIVE
<ul style="list-style-type: none">Rescue Pension or IRAMaximize wealth transferFund with pre-tax dollarsValuation discounts	40 - 70 Retired or higher net worth	5MM+	Qualified	2MM+ Plan Assets	QUALIFIED PLAN TRANSFER
<ul style="list-style-type: none">Employee retentionDeferred compensationKey man or buy-sell	25 - 70 Higher income employees	1MM+	Non-Qualified	500K Total Premium	SPLIT FUNDED INSURANCE
<ul style="list-style-type: none">Custom strategy with custom designComparing proposalsDo it vs. don't do it	25 - 70 Any income or net worth	1MM+	Either	50K Annual Premium	INSMARK CASE DESIGN
<ul style="list-style-type: none">AI sales toolPoint-of-sale, planning, policy review	Any age Any income	Any NW	Either	Monthly Subscription	REPREDICT SOFTWARE