Identify Risk Management Opportunities

Net Worth Statement

- **High Net Worth** → **Estate Plan?**
  - Legacy Benefit
  - Tax Planning
- **Asset Allocation** → **Cash/ MMF?**
  - Life Insurance as Asset Class
- **Retirement Planning** → **On Track?**
  - Supplemental Savings Strategies
  - LTC

Life Insurance or Annuity

Cash Flow Statement (Budget)

- **Retirement Income Planning** → **Income Gap?**
  - Insured Retirement Income Solutions
  - Pension Maximization
- **Savings Rates** → **Surplus?**
  - Tax-Deferred Solutions

Life Insurance or Annuity

Income Tax Analysis

- **Tax Efficiency** → **Effective Tax Rate High?**
  - Tax-Deferred Solutions
  - Retirement Income Strategies

  Life Insurance or Annuity
- **Filing Status** → **Business Owner?**
  - Buy/Sell
  - Executive Bonus
  - Key Person
  - Business to Family

  Life Insurance

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