EQUITABLE

Projected inheritance

Financial underwriting

1 + 1 = 2...

Turn 1 sale into 2 (or more!)

Equitable now financially underwrites cases based on the projected inheritance of the insured!

Do you have clients who plan to transfer significant wealth to their family members upon death?

Anticipated inheritances = opportunity

Bring this news to BOTH existing and prospective clients: **Now the assets of one generation can justify life insurance coverage for the next. So where is the opportunity?**

Opportunity

- Speak with clients about their wealth transfer plan and identify future beneficiaries.
- Reach out to future beneficiaries and plan for the protection of their projected estates based on the anticipated inheritance.
- Reinitiate discussions with uninsurable clients for their children's legacy planning.

Result

Policies sold to clients and their future beneficiaries to address existing and projected estate tax liability, respectively.

Projected inheritance guidelines:

- Generation 1* (G1) must be either age 70 or older, or under age 70 with evidence of a life expectancy under 5 years.
- Require confirmation that established estate planning involving transfer of estate to the next generation is in place. This can be in the form of:
  - A copy of the irrevocable trust, if one has been executed.
  - Confirmation (from attorney or some appropriate third party, not the proposed insured) verifying inheritance to take place in the next 5–10 years.
  - A copy of G1's will and estate planning documentation.
- Verification of net worth of G1.
- An appreciation factor may be considered on a case-by-case basis (possible 3%–5% for a maximum period of 10 years), subject to the structure of the inheritance planning, details of assets to be inherited (value and type of asset) and review by the financial due diligence team.

*Generation 1 (G1) represents the individual who, upon their death, is planning to transfer assets.

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For more information, please contact your underwriter or visit equitable.com.

All guarantees are based on the claims-paying ability of the issuing insurance company.

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