

RESCUE



Your TOLI

Trust Owned Life Insurance

- ♦ Do you have clients with Life Insurance policies— Individual or 2nd to Die — that have been placed in a trust?
- ♦ How many of your clients have *non-performing* UL or VUL contracts that may be running out of cash and may need more money?
- ♦ How many of your clients may not be able to afford those large 2nd to Die policies due to the economy?

When was the last time those policies were reviewed?

If those policies are generating large amounts of cash value, it may be time to ask the question:

*What is the purpose of Trust Owned Life Insurance...
Death Benefit or Cash Accumulation?*

The answer should be Death Benefit.

Now is the time to review the policy and potentially utilize the cash value and reduce your client's premium by 50% (or more) and purchase a

LOW COST GUARANTEED NO LAPSE WHL POLICY.

Contact *your personal CPA and Attorney* and ask if they are trustees on any client TOLIs. Contact any of *your clients* who are CPAs or Attorneys and ask if they are trustees on any of their clients' TOLIs. They have a FIDUCIARY responsibility to review these policies periodically. Failure to do this may expose them to an E&O claim.

All Trust Owned Life Insurance should be reviewed as soon as possible.

EXAMPLES:

<u>INDIVIDUAL</u>	<u>2nd TO DIE</u>
62 Female PF NS	60 Female PF/65 Male Stnd
\$1,047,174 Death Benefit	\$2,500,000 Face Amount
\$227,637 Surrender Cash Value (1035)	\$396,970 Surrender Cash Value (1035)
Old Annual Premium = \$17,565	Old Annual Premium = \$66,000
New Annual Premium = \$283	New Annual Premium = \$1,907
Commissions: \$17,026	Commissions: \$37,757

Let us help you help your clients save money or improve their coverage!

Call us to rescue your next case!

800-477-8546 or 860-233-3626

MERIT INSURANCE SERVICES, Inc.