



## Planning Opportunities

### High Net Worth Family

- Clients age 50 – 80
- Net worth of \$5,000,000 or more
- Legacy is important
- Charitable or philanthropically inclined
- Concerned with markets risk, tax erosion

### Income Tax Sensitive

- Highly successful professionals
- Clients age 25 – 55
- Income \$350,000+
- Consistent saver
- Concerned about government regulations/spending/deficits
- Has significant personal savings

## Insurance Appraisal

Age 45-50

\$1,000,000+ Investable Assets

Needs Have Changed

Change in Policy Performance

### Established Business Owner

- Any mature business . . . 5+ years (C Corp, S Corp, LLC, etc.)
- Consistent positive cash flow
- Solo, multiple owners, and/or family member involved
- Reward/retain key employees
- Concerned about business protection and succession

### Long Term Care Planning

- Minimum of \$500,000 liquid net worth
- Experienced LTC event with family member or close friend
- Self-insured, but understands leverage
- Currently healthy and active
- Concerned about rising health care cost

For more information on how to uncover planning opportunities with your best clients, please contact your Meritage professional today.

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