

Advanced Markets

Split dollar, intra-family loans, premium financing, private placement policies... the list of strategies and ideas can be extensive. Some of these are clearly beneficial in certain situations and some are simply fancy ways to sell life insurance.

Independent consulting can vet proposed strategies and bring new ideas to the table for consideration.

Too much of my work is coming in to salvage situations where the wheels have fallen off. Often this is because none really understood what was being proposed or the important management aspect of the planning was ignored.

Money spent to do things right can be the best money spent on a life insurance transaction and it is usually pennies on the dollar of the premiums being committed and even much less of the death benefit.