

# Policy Valuation/Appraisal Assist.

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Whether for gifting purposes, business transactions, trust exchanges, charitable donations or filing a 706, there are a number of situations where policy owners and advisors need to put a value on a life insurance contract and we can be integral to that process.

Most recently I was called in because a 712 value for 706 filing purposes was 400% of cash value and the taxes on that valuation would have eaten up all the liquidity in the estate. A reasonable view of the policy, incorporating the age and health of the insured, the lack of a market for the policy, required premium, etc. clearly indicated an alternative, lower value would be much more appropriate.

In another situation a client did not realize he needed an appraisal for a life insurance donation to a non-profit. It was a modest gift and the cost of the appraisal would have eaten up the tax benefits. We coordinated a much more economical option.

I've seen appraisals & valuations with costs from a few hundred dollars to many thousands of dollars. Not everyone can get away with the inexpensive option and not everyone needs the costly version.

Whether it is simply obtaining 712s from carriers or coordinating formal appraisals, stop searching the market and let me bring the resources to the table that you need.