**Email Content**

True insurance planning is far more nuanced than finding the best underwriting offer or the best price. It involves a perspective beyond a simple needs analysis. It requires understanding how insurance needs change over time and how to best manage a policy or portfolio of policies to deliver the most effective risk management strategies to the client. Today, that means insuring against risks beyond survivor income or estate tax liquidity, with the cost of Long-Term Care as the most significant threat to a successful retirement or a source of estate erosion, reducing the legacy left to loved ones.

We’ve seen strategies for utilizing accumulation-focused insurance policies that have grown significant cash value become an effective asset repositioning strategy. The result is an updated insurance position that reflects the client’s current needs and leverages today’s modern products.

Drop me a note or give me a call if you want to take a closer look at how we’re designing this strategy with other advisors.