- To the Medical Director at (the carrier we are targeting)
- Thank you, in advance, for your personal attention into this great opportunity
- This client, *explain why he/she is a celebrity in his/her town*
- *explain how important this client is to those around him/her*
- I met (client's name) while … (*charity function, advisor referral, client referral, community event, etc …)*
- describe the client's social activities, and exercise regiment

- Now ___years old, client has agreed to complete his/her estate planning
- emphasis is on providing for (name the beneficiaries – and what their needs are)
- include some health history
- mention a vitamin regiment – especially vitamin E
- mention also family longevity

- after several in-depth discussions with the client (and certain key family members)
- it became clear that the focus of this planning is on:
    - arranging for liquidity to pay estate taxes
    - insuring that family assets will remain with the family for generations to come
    - provide for …
    - provide for …
    - take care of (obligation)
    - unwind (responsibility)
    - etc …

- His/her assets include several life insurance policies that he has purchased over the last ____ years
- additionally he/she has acquired _________
- and developed _________ over his/her lifetime
- including a _____________ and many real estate ventures …

- One such venture began in _____ as an _______
- This ______ experienced significant growth and expansion and today is successful not only because of _____________
- but even more so for the countless people that it touched and continues to touch through it's continued _____________
- see article (or web-site) attached

- This client continues to be key (man) to the successful operation of this _______
- and a portion of the death benefit applied for will insure a smooth transition after this client has passed on

- Please note that (client) retains several law firms all of which are available to answer any questions you may have (or may come up later) in terms of the details of the estate plan.
- a part of the estate plan involves the transfer of wealth to the loved ones
- one recommendation has his/her interests being transferred into Family Limited Partnerships with C corporations acting as the General Partner. The Board Members of the C corp would be made up of both family members and prominent friends from the business community. In the next several years the majority of the FLP shares would be expected to rest in the protection of Dynasty Trusts using discounts and notes and GRATS as the transfer vehicles.

- Based on the Financial Underwriting Worksheet attached (this happens to be provided by Lincoln Financial Group) it appears that the estate tax exposure currently exceeds $26mm (see attached).
- However at this time (client) is only comfortable with $15-20mm of new life insurance coverage. (very important to tell them how much death benefit we are applying for)

- It is anticipated that the coverage will be owned by one of the newly drafted Dynasty Trusts

- Attached are the sales presentation summary pages along with the insurance ledger that they reference –

- As always, please do not hesitate to reach out to me with any questions that you may have – we all would welcome the opportunity to discuss this planning strategy in more detail.