



THE SITUATION

Mr. Executive (74 years old) served as President of one of the world’s leading automotive companies, building a net worth of over \$300 million along the way.

As part of his estate plan, his estate planning attorney recommended life insurance, the issue was that Mr. Executive was uninsurable and his wife was in less than perfect health.

Mr. Executive had a close relationship with a high-end life insurance and estate planning firm from whom he acquired a recommendation, which included stacking multiple life insurance policies across six different carriers. Mr. Executive’s estate planning attorney encouraged him to obtain a second opinion from TDC Life, seeking our recommendations for improvements to the other adviser’s strategy.



OUR REVIEW OF THE SITUATION

Upon TDC Life’s review of the client’s situation and the other agent’s recommendation, it was determined that the proposed policies could be funded in a more efficient manner, ultimately resulting in an increased internal rate of return (IRR) at Mrs. Executive’s life expectancy:

- IRR at Mrs. Executive’s Life Expectancy:
5.98% vs 4.60% (*proposed funding*) = 30% INCREASE IN EFFICIENCY (*TDC funding*)

After reviewing our initial assessment, Mr. Executive asked us to make our own recommendation for life insurance, giving us the freedom to break away from the current design and implement a customized plan that would serve his family best.



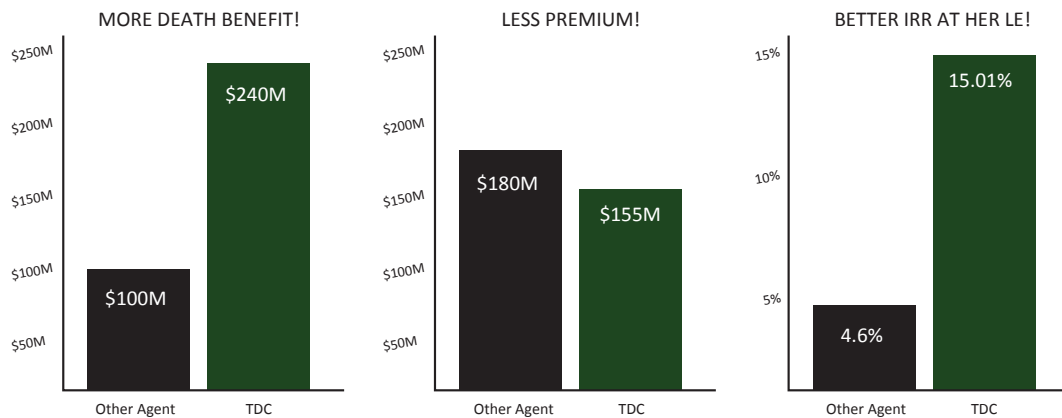
OUR RECOMMENDATION

Through best-in-class underwriting and product design, TDC Life recommended and implemented the following:

1. Place life insurance on Mrs. Executive instead of second-to-die
2. Place all life insurance with one carrier with a growing death benefit, starting at \$24M growing to \$240M at Mrs. Executive’s age 95
3. Utilize Return of Premium (ROP) rider with 6% compounding interest on premiums paid



THE RESULT



CONCLUSION NO CASE IS TOO BIG OR TOO COMPLEX

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