

How do you make a recommendation about any asset without first knowing its value?

Many believe current methodologies for valuing life insurance policies are outdated and do not apply to all modern-day products. Planning with clients can become stalled when reviewing hard-to-value assets like universal life and convertible term. New valuation methodologies provide alternative options to consider.

Accurate

Defensible

Serves Best Interests

PLANNING SCENARIOS FOR LIFE INSURANCE POLICY VALUATIONS

You do not need to be an insurance expert. We can help!

TAX REPORTING

Alternative to Form 712, Trust-to-Trust Transfer, Gift of a Policy (Form 709), Sale of a Policy (Form 706), Charitable Donations (Form 8283), Split Dollar Arrangements

CHARITABLE PLANNING

Identify "at risk" Policy Donations
Monetize Existing Policy Donations,
Donor Advised Funds, Private Foundations

BUSINESS PLANNING

Merger & Acquisitions, Retiring Business Owner, Sale of a Business

PORTFOLIO MANAGEMENT

Material Policy Changes, Annual Policy Reviews, Record Keeping

LITIGATION

Bankruptcy, Marital Dissolution, Trustee Oversight

ESTATE MANAGEMENT

Documentation for Trustee, Fiduciary Responsibility, Risk Management

What is the Policy Worth?

Ashar developed a proprietary Secondary Market Valuation (SMV[®]) - the first independent, **market-based** life insurance policy valuation that incorporates individualized longevity analytics with the IRS willing buyer/willing seller definition of fair market value.

We value thousands of policies annually, compiling comparable data that fiduciaries leverage to make complex planning recommendations.