

Reviewing Your Clients' Estates

Introducing a streamlined process
offering expert assistance to
review your clients' estates &
legacies.

What is an *Estate Review*?

Estate Review is a comprehensive analysis of your clients' current estate plans by an Estate Planning Specialist. The process considers your clients' goals and objectives and offers appropriate planning updates.

By utilizing *Estate Review* with Underwriters Brokerage Service, advisors can add significant value to client relationships without the traditional costs associated with estate plan reviews. A formal *Estate Review* is offered to clients with a net worth of \$3,000,000+.

Why is this Important?

Maximize Legacy

- *Estate Review* identifies tax and other inefficiencies in the estate plan, which could lead to a reduction in the value of assets transferred to heirs.

Confirm Fiduciaries

- Individuals or entities appointed to manage the most important aspects of the estate may no longer be appropriate.

Address Legislation

- The failure to review and update a plan can create complications and unnecessary costs in the administration of an estate.

Current Objectives

- A periodic review of clients' estate objectives is critical to maintaining a suitable legacy plan.

What is the Process?

Communicate Value

- Underwriters Brokerage Service helps you to effectively communicate the benefits of this process to your client.

Gather Information

- Completion of the Estate Fact Finder, along with providing current estate planning documents, enables us to initiate the process.

Objectives Meeting

- You and your client meet with the Estate Planning Specialist to provide a comprehensive understanding of the current estate planning needs and objectives.

Analysis

- An objective analysis of the client's estate plan, including: (1) Review of current documents; (2) Identification of potential risks; (3) Discussion of appropriate alternatives, if any.

Results Meeting

- Report identifying planning alternatives and suggested updates. We can also coordinate discussions with you, your client, and other advisors if desired.

What are the Results?

Expand Value

- *Estate Review* allows you to introduce a process to your clients that will determine if their estate plans are up to date.

Enhance Relationships

- *Estate Review* reinforces your comprehensive approach to protect your clients' interests and those of their loved ones.

Uncover Opportunities

- *Estate Review* exposes planning needs for your high-net-worth and business owner clients.

Gain Introductions

- Estate and business planning strategies resulting from an *Estate Review* provide for favorable introductions to additional family members and business partners.

How Do I Explain this to My Clients?

Consider:

"I take great pride in protecting you and your family from all financial risks.

As part of my service to you, I can now offer an *Estate Review* which includes an opportunity to consult with an Estate Planning Specialist. This process will help to confirm that your estate and legacy objectives are being met in an efficient manner.

Family circumstances, changes in the law, and many other factors may make your current plan outdated.

This comprehensive process identifies inefficiencies that could prevent your plan from fulfilling your goals, and it could offer strategic alternatives.

Our Estate Planning Specialist can work with your existing estate planning advisors to suggest any recommended updates."

***Estate Review* is a unique and complementary offering
from Underwriters Brokerage Service.**

Reviewing your Clients' Estates

Leverage our Expertise.
Enhance your Practice.



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