



## Opportunity Report (Advisor)

CIQ Account Name: Anton Anderson  
Client Name: Joe Example  
Date: 02/24/2016

Congratulations, your client completed the Client Information Questionnaire. Based on their answers, the below strategies should be considered.

### Top Strategies

1. Tax Return Review (Resulting from Question 12)
2. Client Needs New CPA (Resulting from Question 11)
3. Life Insurance (Resulting from Questions 13, 14, or 19)
4. Assets Under Management (Resulting from Questions 18 or 19)
5. Premium Finance (Resulting from Question 8)
6. Estate Planning (Resulting from Question 18)
7. Cost Segregation (Resulting from Question 9)
8. Long Term Care (Resulting from Question 17)
9. Cost Remediation/Cost Procurement (Resulting from Questions 37 or 38)
10. Business Financing (Resulting from Question 38)

Please find below a summary of the above strategies. Your Team of Specialists look forward to helping you explore and implement these strategies. Please refer to your Specialist's Contact Info sheet for the appropriate contact information.

#### **Tax Return Review**

Did the client take advantage of all deductions available to them last year? What about the last three years? Depending on their circumstances, they may not have claimed all the credits or deductions they deserve. With the Tax Return Review service, a trained CPA will check returns for FREE that others prepared, and look for additional deductions. If the TBMC does not have a CPA to perform this function, CTC has a number of CPAs that will do this for them.

#### **Client Needs New CPA**

According to this client's answers, they are unhappy with their CPA. Therefore, you should let the client know that you work with an exceptional CPA that you would like to introduce them to.

#### **Life Insurance**

Traditionally the goal of life insurance is to provide a measure of financial security for one's family after death. Therefore, it is prudent to re-evaluate life insurance policies annually or when you experience a major life event like marriage, divorce, the birth or adoption of a child, or purchase of a major item such as a house or business. Life insurance also provides a number of living benefits and recently has been used as a tool for retirement planning, college planning, estate planning, and business planning.

#### **Assets Under Management/Securities**

Many clients want to potential growth represented by the stock market, but without the hassle of

managing the accounts themselves. If you are securities licensed, you can help clients manage their securities. If you are not securities licensed, you can work with one of the team specialists.

### **Premium Finance**

Premium financing involves the lending of funds to a person or company to cover the cost of an insurance premium. Premium finance loans are often provided either by banks or by third party finance entities known as a premium financing company. Typically, clients that engage in this transaction range in age from 29 to 75; with a net worth of \$3,000,000 or greater. Younger clients benefit in the current environment due to the advent of premium financed indexed universal life (IUL) policies. The growth inside IUL policies often exceed the interest rates charged on the loan resulting in a positive arbitrage. Premium financed policies can be used in a number of ways, including:

- As a buy/sell agreement
- As part of a Gifting Strategy (Leveraged Gifting)
- Inside an Employee Stock Ownership Plan (Leveraged ESOP)

ERT Specialist Video (Alex Bellini, June 2015 Academy): <https://youtu.be/CBfQX9OzH9A> ERT Specialist Video (Michael Diyanni, November 2015 Academy): <https://youtu.be/UDXMFCYIMYU>

### **Estate Planning**

Estate planning is the process of anticipating and arranging, during a person's life, for the disposal of their estate. Estate planning can be used to eliminate uncertainties over the administration of a probate and to maximize the value of the estate by reducing taxes and other expenses. The ultimate goal of estate planning can be determined by the specific goals of the client, and may be as simple or complex as the client's needs dictate. Guardians are often designated for minor children and beneficiaries in incapacity.

### **Cost Segregation**

A cost segregation study identifies and reclassifies personal property assets to shorten the depreciation time for taxation purposes, which reduces current income tax obligations and results in increased cash flow. The primary goal of a cost segregation study is to identify all construction-related costs that can be depreciated over a shorter tax life (typically 5, 7 and 15 years) than the building (39 years for non-residential real property). Personal property assets found in a cost segregation study generally include items that are affixed to the building but do not relate to the overall operation and maintenance of the building. **Tax Code Section 168**

ERT Specialist Recorded Webinar: <https://youtu.be/ZikzzlYIO3A>

### **Long Term Care (LTC)**

Long Term Care is usually very expensive, which is why most people need insurance. For example, on average, nursing facilities providing skilled care charge \$150 to \$300 per day, which is more than \$80,000 a year. If an individual has the assets to protect, a well-balanced retirement plan could include a LTC policy to protect the retirement savings from being depleted unnecessarily. In addition to Traditional LTC, there are also Non-Traditional policies that allow a client to access their premiums if LTC is never needed. In addition there are also Life Insurance contracts that have LTC riders which provide LTC benefits if needed. **Tax Code Sections 104, 105, 106, 162, & 213**

ERT Specialist Recorded Webinar: <https://youtu.be/9YDXC59rYtl>

### **Cost Remediation/Cost Procurement**

Using cost remediation or cost procurement strategies, companies can maintain their competitive edge by reducing operational cost and corporate risk to improve profit performance. During cost remediation/cost procurement studies, specialists will consider a number of items to lower operating costs such as manufacturing incentives, vendor screening, energy deregulation, equipment lease audits, freight and parcel audits, hiring incentives, tax credits, cell phone audits, energy comprehensive studies, workers compensation audits, property lease audits, etc. ERT Specialist Video:

<https://youtu.be/Ob5Y1urlHpQ>

### **Business Financing**

Finding the right financing source can often be a business's biggest challenge. Business financing specialists work with hundreds of lenders across the country in order to find the best loan for a client's business. They use their expertise and network of lenders to help the client close the right loan, and unlike a bank or lender, they don't try to push a client into buying a financial product. ERT Specialist Video: <https://youtu.be/94ZpYBgdnQI>

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