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## 3 Reasons to Implement an Insurance Offering During Times of Volatility

*Wealth managers are facing a new market paradigm. Markets continue to be volatile, the future of the world economy, global supply chains, and the service industry, as we know it is in a state of flux. Now is the time to refocus client conversations to planning. Reframe markets and investment selection decisions to encompass client long-term goals and delve into their vision of legacy. Having the conversation is not enough; advisors must have actionable strategies to partner with planning attorneys, CPA's and other subject matter experts with HNW focus.*

*Insurance-based wealth management solutions are necessary regardless of the market sentiment and current or future wealth-transfer taxes, giving the advisor the ammunition to help clients reach their goals, particularly in the current environment of uncertainty. Holistic advisors are incorporating these themes in their client dialogue to:*

### 1. Bring a Calming Effect to Clients

Investors are rightly stressed and emotional. Linking life insurance strategies with long-term legacy goals, intergenerational wealth transfer and shielding inheritance from taxes brings a sense of control back to the investment process. These are concrete actions a client can take today to positively impact their family legacy tomorrow.

### 2. Take Back Control of the Portfolio

Don't just sit looking at losses. If appropriate, take control and bank the loss. Have strategies to move assets at a low basis out of the estate now. Insurance is a key strategy an advisor has to make tax-effective investments for the client. Don't simply sit and wait, use this opportunity to make a negative a positive.

### 3. Liquidity, Diversification, and Non-correlated Returns

Inject a new asset class into the portfolio. Clients are justifiably hesitant to invest in the current environment. Life insurance strategies provide some variety of non-correlated return profiles to help hedge illiquid client balance sheets, hedge certain interest rate risk through guaranteed return profiles, complement equity exposure with cap and floor participation and even assist with business succession and buy/sell planning.

Right now, robust long-term planning and goal alignment have a calming effect. When markets settle, your clients will thank you. In the meantime, your business will thank you too with a diversified, non-correlated income stream, client accounts focused on the long term, bound by the fact you care beyond giving trading advice. If you have an insurance partnership already, prioritize it. If you don't, find one.

## About Boulevard Insurance Strategies

Boulevard Insurance Strategies works with a select group of registered investment advisors to help them better serve their ultra-wealthy clients. Our custom-architected strategies can give an RIA firm the edge by delivering value that other advisors cannot match. We are industry disrupters who have pioneered the use of insurance as a fourth, relatively uncorrelated asset class. By leveraging our industry network, expertise and negotiating power, we help RIA's offer clients completely customized liquidity, investment, and estate planning solutions. Working with Boulevard, RIA's bring the industry's most advanced ideas to the table—before their competitor does so first. We have extensive experience working with advisors of every business model, and understand how to work within their constraints. Firms that choose to establish an economic relationship with Boulevard can open up a new, multimillion-dollar revenue stream and fully leverage their human capital. When RIA's are looking for the best guidance for their clients—and new opportunities for their business—Boulevard Insurance Strategies has positioned itself as one of the industry's most sought-after strategic planning partners.

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**Miles Stackpool**  
Boulevard Insurance Strategies

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