IRON COVE
INSURANCE & RISK MANAGEMENT

IRON COVE
EXECUTIVE BENEFIT SOLUTIONS

Iron Cove is one of the leading specialized insurance firms in the United States, consistently delivering top-quality results designed to benefit our clients individual needs. Iron Cove provides sophisticated consulting services that create a strategic foundation for estate and personal planning, executive benefits and business planning.

Our team leaders have over twenty-five (25) years of experience in providing insightful solutions to the challenges our clients experience in implementing their business succession, wealth preservation and charitable planning.

Executive Benefits and Business Solutions

Our offerings are specifically tailored to meet the needs of business executives, high net-worth individuals and families. We have access to the country's leading specialists and we work strategically with other companies to develop packages designed for executive retention as well as our own exclusive designs.

Key Person Insurance, Buy Sell Structures, Other Business Strategies

With businesses increasingly focusing on due diligence, operational improvements and infrastructure, many people tend to overlook the potential disruption and financial consequences the loss of a key person at the company can cause. In addition to hedging this risk, it is imperative current legislation is followed to avoid other liabilities to the firms. Protecting these assets means protecting your investment.

Protect Illiquidity and Strategic Solves

Many organizations retain similar risks with partnerships, agreements and tax. The illiquidity and the needs at death, disability and tax friction, as well as legislative changes, create financial burdens at the wrong time. Carried Interest, Derivative transfers, Split Dollar, Disability Buy-Out and more.

Estate Preservation, Business Succession, Liquidity and Enhancement

Iron Cove continues to enhance the estate planning marketplace with a mix of unique and fundamental planning techniques. Our strategies focus on protecting what you have worked so hard to achieve and preserving that legacy, allowing for liquidity when necessary and enhancing the estate when requested. By staying ahead of legislative changes, product updates and wealth transfer strategies we are positioned to provide the necessary solutions to solve our client's challenges efficiently.

Policy Analysis / Consultation

We take this seriously and look for the liabilities associated with Trust Owned Life Insurance, Uniform Principal and Income Act, 101j and other legislation which may have an impact on our clients and/or their business.

We Provide

- Case Consultation, Advanced Structures
- Yield Enhancement, Specialty Insurance
- Have access to Regulatory and Legislative Specialist
- Key Person and Executive Risk Insurance Hedges
- High Limit Guaranteed Issue Insurance Solutions
- Private Placement Insurance and Annuities
- Life, Disability and Deferred Compensation Programs

For More Information Please Contact:

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CONTACT US TODAY FOR A COMPLIMENTARY REVIEW OF YOUR INSURANCE PORTFOLIO