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Video: High Net-Worth Expert Ted Tafari Sounds Off

BY BRIAN ANDERSON
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Everybody loves working with wealthy clients, but finding success in this desirable demographic means you must bring more potential — and more complex — solutions to the table to fill their various needs.

The [June issue](#) of *Life Insurance Selling* features three articles that focus on opportunities and ideas for working with high net-worth (HNW) clients. Guy Baker, MSFS, CLU, and Stanley Mounford write about the pros and cons of [Discounted Private Split-Dollar](#) hybrids. The product can be a great way to minimize taxes for HNW clients, but if it is too aggressive and not structured properly, it can also put them at risk of a costly IRS challenge.

As the current estate tax rates are scheduled to sunset at the end of this year and uncertainty about future rates and limits persists, Victor Sanchez, M.B.A., CLU, says in [his article](#) that it's time to reframe your discussions with HNW clients to focus on legacy planning rather than estate tax solutions.

In June's [Producer Roundtable](#), contributing editor Charles K. Hirsch, CLU, questions elite producers R.J. Kelly, CLU, ChFC, MSFS; Christine Khemis, M.B.A., CLTC; and Walter Putnam, CLU, ChFC, CFP, AFP, about how they broke into the HNW market, the most pressing needs of today's HNW clients, the challenges associated with servicing their clients, and what advice they have for producers looking to break into the market.

In addition to what's in the June issue, I also conducted a video interview with Ted Tafari, CEO of Exceptional Risk Advisors LLC in Mahwah, N.J. Tafari is an expert on high-limit specialty life, accident and disability products for clients with extraordinary insurance needs, including physicians, entertainers, athletes, and other high net-worth executives and professionals. I asked him about the current state of the HNW market and about what advice he has for producers interested in targeting this lucrative market.



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About the Author



Brian Anderson

Brian Anderson is the Editor-in-Chief of *Life Insurance Selling* magazine, and is a former editor of *Senior Market Advisor*. A career journalist, Anderson has been working in magazine publishing since 1995. Every publication he has edited has focused largely on providing strong sales and marketing content for readers across a variety of industries. He has been a central figure in the launch of three publications and a variety of websites.

Anderson is a journalism graduate of the University of Wyoming, Laramie. An avid skier, golfer, basketball and softball player, he resides with his wife and two children in Centennial, Colo. Brian Anderson can be reached at 720-895-1529.

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