SOLUTION SNAPSHOT
OPTIMIZING THE GIFT TAX EXEMPTION

What can be achieved...

- Female, Age 67
- Goal: Gift part of the lifetime gift tax exemption amount into a trust to fund 10 annual premium payments, removing the funds from the taxable estate, and equalizing the estate for children who do not participate in the family business using discounted dollars via premium payments.
- Existing coverage: None
- Net worth: $20 million
- Annual income: $100,000
- Wrote $5 million of new coverage using a 10-pay design

OPPORTUNITY

...with the right tools...

- Optimal age range of 40-65
- Enough lifetime gift tax exemption left to fund the premiums
- Significant liquidity or cash flow to fund a short pay design
- A projected estate tax liability that exceeds the amount of estate planning coverage inforce
- Recently explored, established, or funded a new estate planning trust
- Equalizing an estate after gifting assets or business interest to other family members
- A desire to use tax-advantaged dollars to multiply the wealth of future generations

IDENTIFIERS

...and the right team.

- Determine if any of your clients have an insurance need, based on the Identifiers outlined
- If you identify a potential opportunity to help your clients reach their goals, contact us to review the options

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NEXT STEPS