

# GIFT TAX EXEMPTION INSURANCE DISCUSSION PROMPTS



## ANNUAL GIFTING CAN BE AN EFFECTIVE WAY TO TRANSFER WEALTH TO FUTURE GENERATIONS

and reduce the size of a taxable estate. For families using trusts as part of their gifting strategy, those assets may also be used strategically to fund life insurance premiums. This leveraging of gifted dollars can provide additional wealth for heirs or create liquidity to help address future estate tax obligations.

Are you taking advantage of the annual gift tax exclusion to transfer wealth to your heirs?

Are you interested in strategies that could help increase the wealth transferred to your heirs through lifetime gifting?

Did you know that life insurance can help leverage gifted assets to enhance the tax-free inheritance to your heirs?



### DON'T LEAVE YOUR LEGACY TO CHANCE

Contact us to review your plan, identify potential gaps, and design solutions to help preserve your legacy for generations to come.

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