

Estate Transfer Solutions

In today's volatile political environment, there is a great deal of uncertainty as to how estate transfers will be taxed in 2018 and beyond. There are a wide range of financial instruments which allow savvy individuals to address estate transfer needs now (locking in optimum conditions) while simultaneously providing the flexibility to adapt to fluctuations outside of their control.

Technique	Annual Contribution	Benefit at 2 nd Death	Unique Features	Who Will Benefit
Temporary Coverage	\$5,075 Increases to \$67,768 if you convert in 10 years	\$5,000,000 thru age 70	Convertible to Permanent coverage at attained age Standard is top rate class	Individuals with limited current cash flow who would like to lock in benefit for future conversion.
Partially Guaranteed Permanent Coverage	\$23,176	\$5,000,000 Guaranteed thru age 83; Stays active thru age 100 at 5.05% assumed interest rate	Flexible Premium Structure	Individuals seeking a flexible payment structure with some guarantees.
Fully Guaranteed Permanent Coverage with Premium Refund Option	\$26,234	\$5,000,000 Guaranteed thru age 109	Guaranteed Full Return of Premium if coverage is surrendered in year 15	Individuals desiring a guaranteed death benefit and full refund of premiums in the event that needs change
Guaranteed Permanent Coverage with Long Term Care Benefits	\$35,200	\$5,000,000 Guaranteed thru age 100	Provides \$1 MM Indemnity Long Term Care Benefit for each insured	Individuals concerned with Long Term Care in addition to Estate Transfer Needs

The above information is for illustrative purposes only and does not represent an offer of coverage. Assumes a Male and Female age 50 who qualify for a Preferred rate class upon full underwriting.