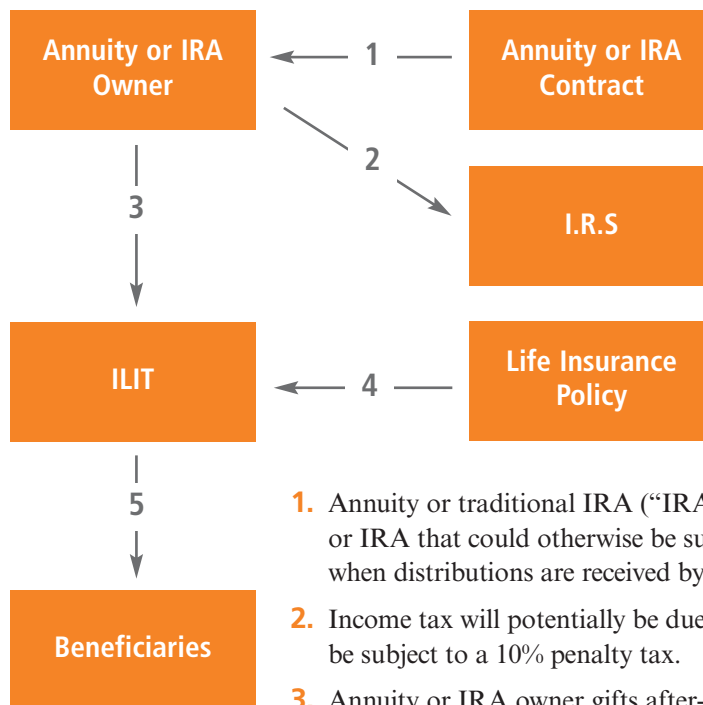


Planning Solutions

The Legacy Max Strategy, Using Life Insurance

How It Works



1. Annuity or traditional IRA (“IRA”) owner takes distributions from annuity or IRA that could otherwise be subject to estate tax at death and income tax when distributions are received by the beneficiary.
2. Income tax will potentially be due and payable on distributions and may be subject to a 10% penalty tax.
3. Annuity or IRA owner gifts after-tax distributions to an Irrevocable Life Insurance Trust (“ILIT”). Gift taxes may be reduced or eliminated by using any available annual exclusion or the unified credit, with a properly structured gift.
4. Trustee of ILIT purchases life insurance policy on life of owner or owner and spouse.
5. Upon death of insured(s), policy death benefits are paid to the ILIT and then distributed to beneficiaries free of income and estate tax. Life insurance proceeds help replace, for the beneficiaries, the annuity or IRA value potentially lost to estate and income taxes.

Want to Hear More?

For all of your life and estate planning needs, call me so I can help you plan for a secure financial future.

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