

Here's A Simple & Better Way To Leave An Inheritance Mom Leverages Taxable Assets Into Tax-Free By 232%

Recently, we helped a 62 year-old mother **whose main goal was to transfer as much wealth as possible in a tax-efficient manner to her daughter** at her passing. She had \$350,000 dollars in various liquid accounts which **DID NOT** provide tax-deferral or tax-free benefits at her passing. *These were assets that she knew that she was not going to need for herself during her lifetime.* When she passed, a portion of these assets would be considered taxable thus reducing the amount of net money left to her daughter We reviewed her entire investment and savings portfolio and determined that she indeed did have enough assets to live comfortably during her retirement.

We explained in detail the benefits of using the SPL-IUL wealth transfer program to increase - **ON DAY ONE** - the amount that would pass to her heirs at her death. By repositioning the \$350,000 into a carefully designed IUL as a single premium **she immediately increased the amount payable to her daughter by over 232% (from \$350,000 to \$1,163,089)*** and achieved her main objective!

In addition, should Mom need access to the funds during her lifetime she would have the ability to access the policy cash value through tax advantaged loans or withdrawals. Using this innovative strategy increased the available income-tax free benefit to her daughter dramatically! It can also effectively remove the \$350,000 from the client's estate in certain cases, and provide flexibility in the event the clients circumstances changed.

If there's a better way to transfer wealth and provide flexibility, we've not seen it yet!



\$350,000
Mom currently has in
taxable accounts

1

Strategy: Mom repositions the \$350,000 into a properly designed Index Universal Life plan creating an immediate **NET GAIN** to her daughter

2

The SPL-IUL wealth transfer designed plan produces a total death benefit value to her daughter of

\$1,163,89.00

This immediate 232% increase is a **DAY ONE** benefit and passes to her daughter income tax free while also avoiding probate.

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