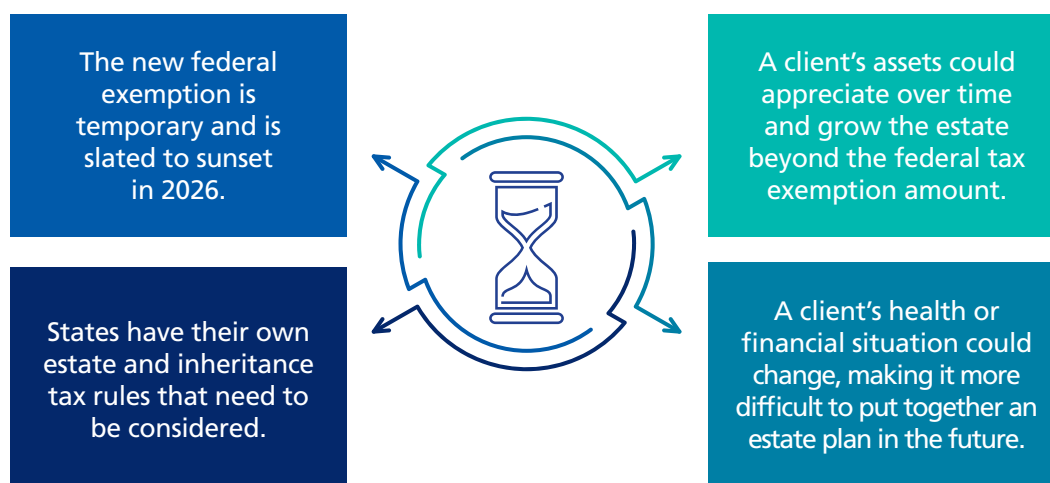


Estate Planning Beyond 2025

Time and time again, advisors and their clients revisit the same question - what will happen with estate taxes? Will there be a repeal? Will the estate tax exemption double or be cut in half? Many clients today probably don't see a need to worry about estate taxes with an \$11.4 million federal estate tax exemption.

But why should the planning process continue even with a generous exemption?



What are some of your client's options?

Options	What if...?	Then...
<input type="checkbox"/> Wait and see what happens with estate taxes	Estate taxes increase.	Client still has an estate tax exposure, and is older now.
<input type="checkbox"/> Purchase a Guaranteed UL through a trust.	The estate tax is repealed or reduced further.	The trust may not need policy's death benefit, but can't access the value until client passes away.
<input checked="" type="checkbox"/> Consider an Index UL through a trust	Estate taxes increase.	Many Index UL policies have a long term guaranteed death benefit up to age 100 and can carry to age 121 based on cash value.
	The estate tax is repealed or reduced.	Index UL is a liquid asset – strong potential for cash value accumulation that the trust can access during client's life for other purposes ¹ .

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