

MultiGen



Estate Planning from Generation to Generation

MultiGen is designed for high net worth individuals who are typically unable to obtain life insurance but want to pass on their wealth to the next generation.

With MultiGen, the older generation obtains insurance on their children or grandchildren allowing them to get the coverage they need while they are young and healthy but before they typically have the wealth needed to fund such a strategy. MultiGen allows generation one to continue to use their assets without triggering substantial gift taxes, liquidation costs, or opportunity costs.

MultiGen represents a compelling solution for the suitable client when few other options exist. It is one of the most elegant and effective solutions on the market for high net worth families.

MultiGen gives individuals the ability to create a solid estate tax plan regardless of their insurance rating. With MultiGen, the first generation, as well as their children and grandchildren, can all have estate tax protections in place.



NIW Companies

Innovators in Wealth Management and Protection Strategies

NIW specializes in innovative estate, business, and retirement planning solutions for high net worth professionals. Our team combines extensive industry expertise and alternative thinking to offer financial solutions that are high quality, durable, and cost effective. At NIW, we know that value cannot be achieved unless our solutions are truly sustainable in all aspects. This commitment to excellence has enabled NIW to secure over \$4 billion in loans and to achieve the highest persistency rate in the insurance industry.



NIW Companies, Inc.
4975 Preston Park Blvd. Suite 425
Plano, Texas 75093
972-755-1582 or 800-294-9940
niwcorp.com

Value

- Protects the estate plan over multiple generations
- Client maintains control of their assets and their earnings
- Using financing has the potential to reduce your taxable estate

Client Profile

- Client “rated” or uninsurable
- Able to obtain insurance on the children or grandchildren who are in good health
- \$25m+ net worth
- Children or grandchildren have estate tax exposure
- Ability to pledge collateral