



Estate Planning with Life Insurance

Client Profile

Many of your clients may have accumulated significant assets over the years. A good plan defines how they will build, preserve, and allocate their estate.

- **Build** – Help outpace inflation and grow assets.
- **Preserve** – Prepare for estate taxes and probate costs, and pay off debts that can eat away at wealth.
- **Allocate** – Maximize the available inheritance for each heir.

SURVIVORSHIP LIFE INSURANCE MAY HELP YOUR CLIENTS ATTAIN ALL THREE OF THESE GOALS.

If your clients...

- Are between the ages of 45 and 70
- Have a strong desire to leave the estate to their heirs without liquidating assets to pay taxes or attorney fees
- Want a guaranteed death benefit¹
- Have a desire to accumulate and distribute assets in a tax-favorable manner
- Have an estate worth \$1 million or more
- May desire to insure two lives under one policy for a lower cost than two single-life policies
- Would like to equalize the inheritance amongst their heirs

...then Survivorship GIUL indexed universal life insurance may be a good option for them.

Please list the names of three clients who fit the above profile and whom you would like to help meet their life insurance needs and financial goals.

1. _____
2. _____
3. _____

¹ Subject to premium payment requirements

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