THE GIFT THAT GIVES BACK

A Premium Financed Life Insurance Program

The Dilemma

Most wealthy individuals do not implement charitable planned giving into their financial plans because they don't know that they can, while still accomplishing their ultimate goal of passing wealth to their heirs.

Families worth more than $10 million lose approximately 50% of their wealth to estate taxes if wealth protection and estate planning steps are not implemented. A simple way to avoid making the IRS your largest beneficiary is to give more of your money to charity before you die. By removing these assets from your estate now, the asset growth will not be taxed later.

Most of us do not want to "disinherit" our children just to avoid taxes. Therefore, a strategy is now being offered whereby gifts can be made to charity today while 10-20 times the value of those gifts will be "replaced" to your heirs "tax-free." Best of all, there is a high probability of no out-of-pocket cost.

THE CFS GROUP
Protecting & Preserving Your Wealth

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A Typical Client Profile Example

John and Mary are both 60 years old and worth $15 million. Their residence is worth $2 million, their qualified retirement assets are valued at $2 million and their remaining assets are invested in a combination of real estate, stocks, bonds and cash. In addition, they each own 10 year old life insurance policies for $1 million. An important fact is that they are passionate supporters of their favorite charity. Up to this point, they have not focused on developing a comprehensive plan to address their substantial and growing estate tax problem.

The Gift that Gives Back

The charity they love is in need of cash now to fund its development program. John and Mary have the ability to ***gift $1 million to the charity today***, or in increments over the next several years. By doing so, two goals can be accomplished:

- Charitable Giving - The charity will now receive needed. Also, John and Mary will be able to see their gift utilized.
- Tax Avoidance - John and Mary will avoid a 50% "death tax" on the value of their gift as well as on all asset growth that would have occurred.

Restoring and Preserving your Wealth

John and Mary are concerned their current gifts and future estate taxes will severely erode the legacy they wish to leave their heirs. They now have the opportunity to secure a $10 million life insurance policy, through ***ABIL***, with the high probability of zero out-of-pocket cost. By implementing this strategy, an additional $10 million will pass to their heirs and/or charity tax-free.

Asset Backed Insurance Lending (ABIL)

John and Mary can freely give to charity today, knowing with confidence that their custom designed premium financed life insurance policy will provide a tax-free gift to their heirs. This gift could be 10-20 times the value of the gift they gave away today!

For more information on the ***Asset Backed Insurance Lending (ABIL)*** program or for a customized case design, please contact us.