

How Life Insurance Can Amplify Your Legacy's Impact

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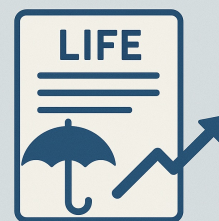
Many advisors overlook the power of life insurance strategies to preserve their client's wealth and extend their legacy. Structured properly, a life insurance contract can not only protect your heirs in the event of an unexpected death, it can grow in value free from tax, then spend tax free, and ultimately inherit tax free. Here are a few examples of creative estate planning:

By doing a "Roth Conversion" into a life policy, the value of your estate could go up immediately. And it could have the added benefit of Long Term Care protection while excluding the money from your estate. Like a ROTH, the money is never taxed and transfers upon death tax free.

With a Leveraged Asset Sale, a large asset sale like a house in California or a business can use the same strategies as outlined above. The impact will be even greater since the taxes on capital gains are lower than regular income tax in most cases. Combining charity with life insurance can actually enhance your wealth. The charitable options offset immediate tax and the life insurance could leverage your Legacy. This can be used in conjunction with asset sale and Roth conversion strategies.

Those are just three examples where holistic planning can make a difference. This is all a bit complicated, which is why careful planning and consideration of your options is such a good idea. We'd love to help you work through the strategies that might be best for you. Use this link to make an appointment.

HOW LIFE INSURANCE CAN AMPLIFY YOUR LEGACY'S IMPACT



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