

LIFESTYLE INCOME STRATEGIES
PROVIDING INCOME STRATEGIES FOR YOUR LIFESTYLE

ESTATE PLANNING & CHARITABLE DESIGN STRATEGY

PROGRAM OVERVIEW

**DOUBLE THE SIZE OF YOUR ESTATE AND CREATE AN IMMEDIATE
LIFE LONG INCOME STREAM TO A CHARITY OR FOUNDATION**

This program is designed with two strategic purposes which can be combined or utilized separately. (1) The insurance can be used for Estate Planning and to build a family legacy. (2) The insurance can be used to fund annual charitable donations during the lifetime of the insured and with a portion of the death proceeds.

STRATEGY ATTRIBUTES AND BENEFITS

- A Unique Life Insurance Strategy Combined with Low Cost Bank Loans Which Funds 100% of All Premium Payments
- Little to No Out-of-Pocket Cost to Insured and No Loan Interest Payments
- Create a Life Long Annual Donation Income to Charity / Foundation / Non Profit Starting the First Year of the Policy
- Upon Death the Bank Loan and Interest is Repaid with Proceeds from the Policy
- Up to 50% Net Death Benefit Can Be Paid to Charity or Foundation
- Remaining Net Death Benefit to Be Paid to Named Beneficiaries – TAX FREE
- Provides Liquidity to Pay Potential Estate Taxes - Paid Outside of Estate

DESIGN CONSIDERATIONS

- Creates a Modified Endowment Contract (MEC) with Financed Premiums
- Designed with Single, Double, or Several Premium Payments
- Ability to Double the Value of Your Estate with Face Amounts up to \$100,000,000+
- ILIT Formed as Policy Owner to Keep Death Benefit Tax Free

LIFE POLICY STRUCTURE

- Medically Underwritten
- Minimum Net Worth of \$10,000,000
- Age Range: 20 to Late 70's
- Temporary Collateral Required
- Minimum Premium is Typically \$5M

DONATION STRUCTURE

- Annual Donations Made by Lender
- Donation Added to Policy as Loan
- Level Annual Donation or Increasing Annual Donation Option
- Loan Balance Paid with Death Proceeds