



ZERO Estate Tax Trust:

Father, age 59, had a \$9M estate and one daughter.

Even after the Federal estate tax exemption, the daughter would have to pay some \$3.2M of estate taxes.

Most of the holdings were in real estate that meant that the daughter would have to sell off properties someday to satisfy IRS.

The Solution:

The broker knew the father, as a member of the same health club, and suggested that he would be able to qualify for a substantial amount of insurance based on his physical condition.

The broker structured a Single Premium Life Insurance Trust, for \$5M with a one-time premium of \$516,000.

When the father passes on instead of his \$9M estate decreasing because of taxes to \$5.8M, it will actually increase to \$10.8M