EQUITABLE

Advanced Markets

Projected inheritance success story

The case

Margaret is a 75-year-old mother and grandmother worth $16,000,000. Her financial professional and attorney developed a strategy to:

- Take advantage of the favorable estate and gift tax exemption that may not be available in future years to reduce her taxable estate by moving some of her liquid assets into an irrevocable trust
- Buy life insurance with some of the funds gifted into the trust.

The challenges

Although estate planning and wealth transfer were key for Margaret, ill health prevented her from receiving any favorable insurance offers. Additionally, her daughter, Jill, who was central in her estate plan, has moderate risk tolerance and had become leery of the markets. Jill needed life insurance for protecting her own children and the inheritance she will receive from Margaret. However, Jill held few assets in her name, making a life insurance purchase difficult to qualify for or afford.



The concept

Our projected inheritance underwriting program helped Margaret leverage her assets for financial underwriting purposes. Working together, her attorney and financial professional suggested:

- Reducing her taxable estate by moving $4,000,000 of liquid assets into an irrevocable life insurance trust, using the balance of Margaret's lifetime gift exemption.
- Purchasing a life insurance policy with a $35,000,000 death benefit on Jill for family protection and future tax needs. This product was ideally suited because of Jill's age, good health and moderate risk tolerance — offering limited upside potential along with guaranteed downside protection.

Closing the sale with Equitable Financial

Margaret's financial professional tried several carriers, but Jill did not have enough assets in her own name to qualify for the targeted $35,000,000 of death benefit. But Equitable Financial was an excellent fit.

With large in-house capacity, we were able to offer a total of $35,000,000 on Jill's life based on both generations' net worth and Jill's projected wealth. The program allowed Margaret to take advantage of the current favorable gift tax exemption, substantially reducing her taxable estate and leaving even more wealth than expected to her family.

For more information, please call Equitable Advanced Markets at (860) 409-1290.

Clients must provide established estate planning documents that exhibit generational wealth transfer. See Underwriting Guidelines (Cat. #147159) for more detail.

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