

Estate Equalization

Give small business owners the tools to provide for their children equally.

If you think about your customer list, there are most likely some couples who own family businesses. And in some cases, those businesses could take up a significant portion of their estate. It's time to help these customers make a plan to pass the business on to a child interested in running it while ensuring that the other children receive an equal inheritance.

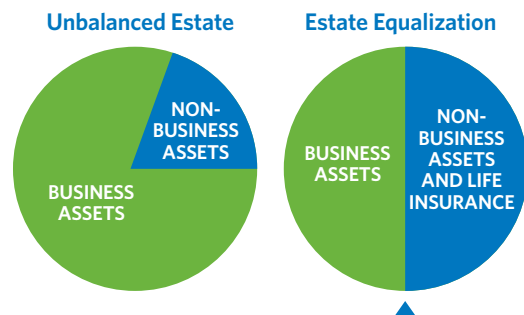
By incorporating life insurance into an overall estate plan, you are helping couples equalize their estate. Once both individuals have died, the business can pass to one heir while a comparably sized portion of the death benefit can pass to each of the additional heirs.

To get the most from this strategy, the policy should be owned by a properly structured trust. While it will be irrevocable, the trust will protect the death benefit from potentially significant depletion caused by estate taxes.

CONSIDER THE JAMISONS

David and Susan Jamison are aging small business owners with two children. Currently, their daughter helps them manage the business—a floral shop that accounts for almost all of their assets. While they want to pass the business on to their daughter, they also want to ensure that their son receives an equal inheritance.

To even out their asset distribution, David and Susan purchase a Legacy Secure SL policy through an irrevocable life insurance trust and name their son as the beneficiary.



When both the Jamisons pass away, their children will receive an equal inheritance—one in the form of the business, the other in the form of a death benefit and all other assets.

This chart is hypothetical and for illustrative purposes only.

When it comes to assets, the right balance can be found for your customers with the help of Legacy Secure SL. Help them plan ahead and ensure that each of their children receives an equal inheritance.

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