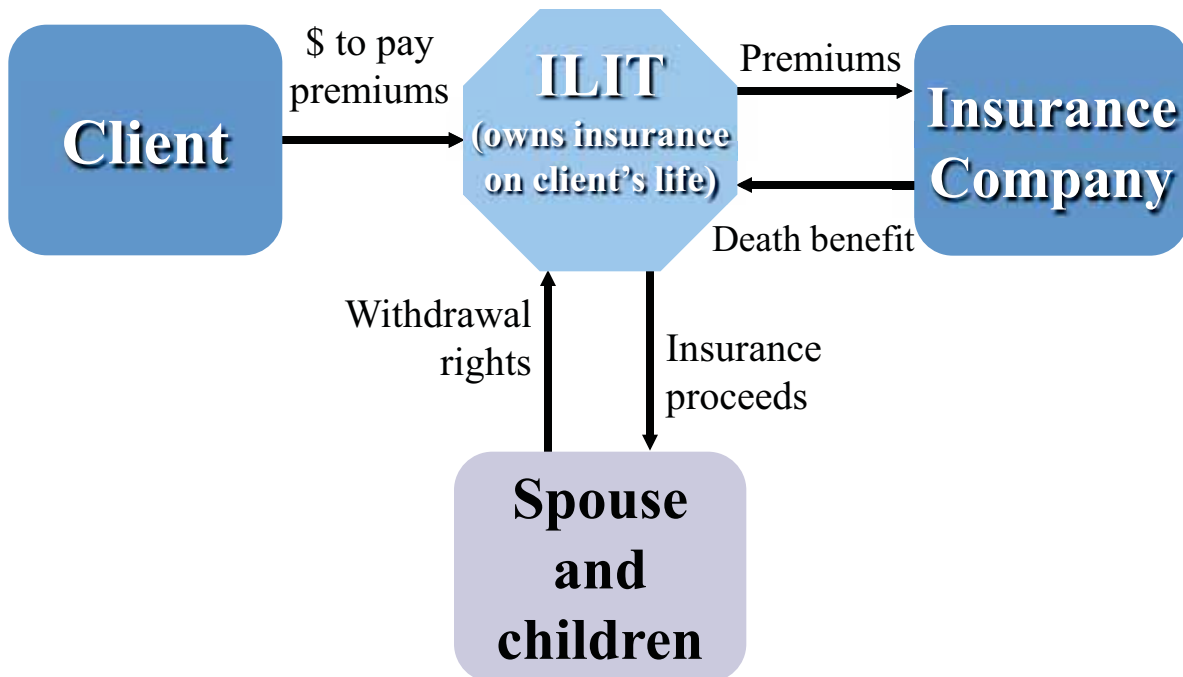


Irrevocable Insurance Trusts

- **Challenge:**

- ◆ Provide liquidity to pay estate taxes without increasing taxable estate.

- **Solution:**



- **Benefits:**

- ◆ Exclude insurance proceeds from client's taxable estate.
- ◆ Provide liquidity to pay estate taxes generated by illiquid assets, such as real estate or a closely-held business interest.
- ◆ Ensure that proceeds not needed for taxes pass in accordance with client's estate plan.