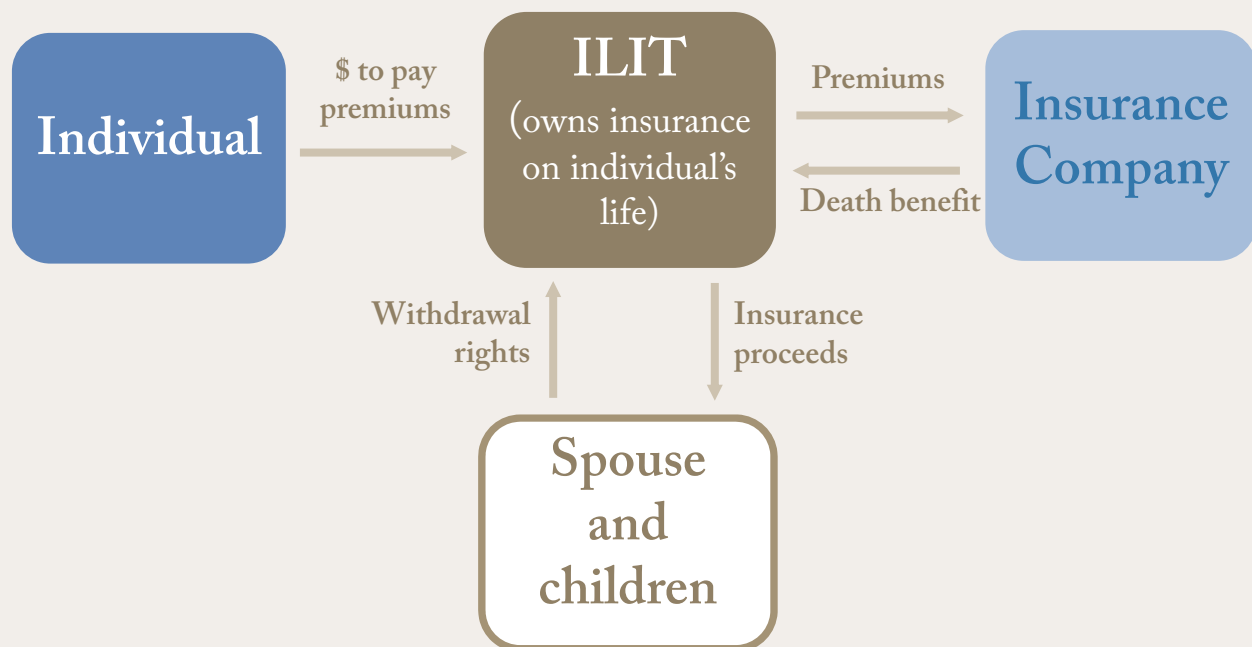


Irrevocable Insurance Trusts

CHALLENGE: Provide liquidity to pay estate taxes without increasing taxable estate.

SOLUTION:



BENEFITS:

- Exclude insurance proceeds from individual'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 individual's estate plan.