

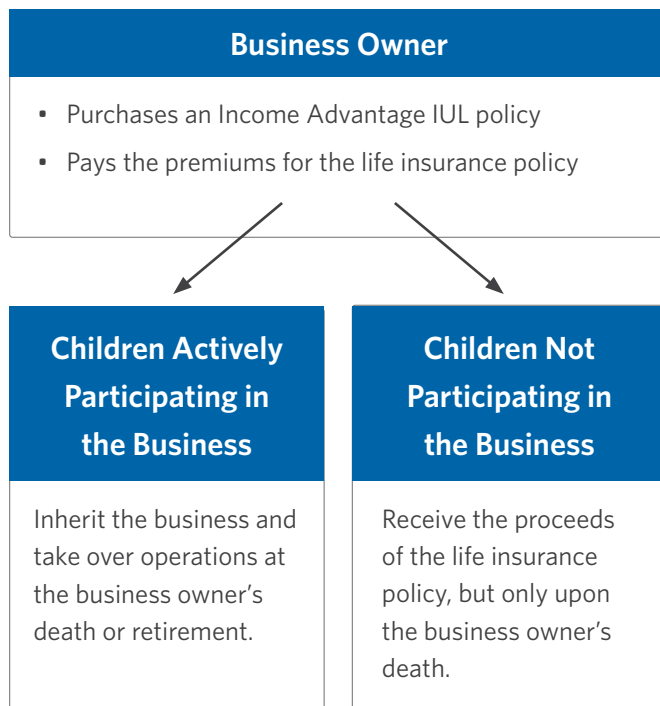
Sales Idea: Estate Equalization

Protect Family Harmony With Income Advantage IUL

Estate equalization is the task of figuring out how to pass the family business, and everything a business owner has spent a lifetime creating, down to the next generation equally. Often though, children are not participating equally in the business, or in some cases, they are not involved at all. So, it may not make sense to leave all children a portion of the business. That is where life insurance can help.

Life Insurance as the Solution

Income Advantage IUL can be used for estate equalization, which works like this:



In this scenario, all of the children have been properly set up to receive equal parts of the estate.

Advantages of Life Insurance for Estate Equalization

- Family harmony
- Business continuation
- Cash value access¹
- Income tax-free death benefit²



Help ensure your clients plan for their intended legacy.

For more information on Income Advantage IUL, visit www.DiscoverIUL.com

¹ The amount that may be available through loans or withdrawals, as defined in the contract.

² Consult with a professional tax and/or legal advisor before taking any action that may have tax and legal consequences.