

Consider an IUL for Estate Equalization



Many small business owners would like for their children to continue the family business after their death. Whether a farm, a manufacturing plant or a professional practice, these entrepreneurs imagine the fruits of their labor sustaining the next generation.

The Dilemma for Parents

Not all of the next generation may choose to be a part of the family business. They may have other interests or careers or may not be well-suited to that type of work. And that creates a dilemma for parents.

Because parents love their children equally, they're looking for a solution that's fair for everyone involved. Leaving part of the family legacy to children who aren't active in the business usually doesn't work so well. They're not equipped to make the business decisions that may come up and they may be expecting a financial reward that exceeds the value they actually provide. What to do?

The Solution

One solution is to use Income Advantage IUL for estate equalization, which works like this:

- Business owners leave the business to the children actively participating in it. To their other children they leave life insurance proceeds. Everyone is happy and, most important, the business is positioned for future success

- Income Advantage also provides the business owner another option. Should circumstances change, the cash value¹ that has been growing tax deferred, is available to the business owner for unexpected expenses or as supplemental retirement income. When designed properly, the cash value can be accessed income tax-free² through policy loans and withdrawals.

Estate equalization and Income Advantage IUL are a great partnership for keeping businesses and families running smoothly in the future.

For more information about Income Advantage IUL, go to discoverIUL.com.

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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.