

# Wealth Transfer Tool

Preserving Wealth for Heirs Can Involve Difficult Choices

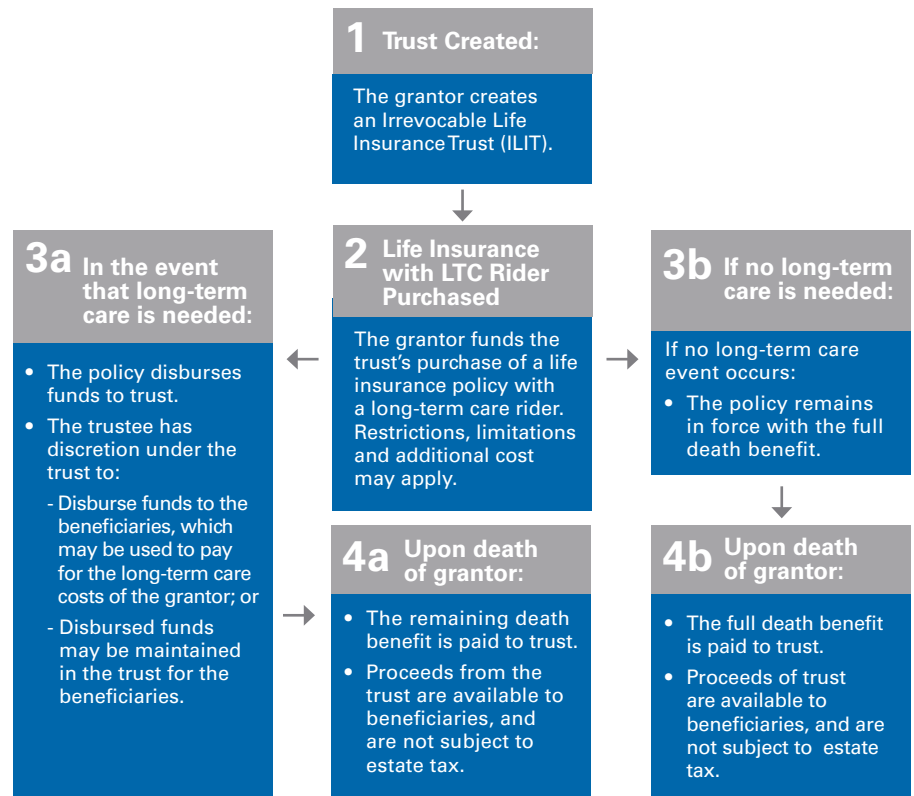


Irrevocable wealth transfers may leave you feeling insecure about your future. Combining life insurance with long-term care benefits may help.

## You May Wonder: Am I Parting with Resources I May Yet Need in My Life?

An Irrevocable Life Insurance Trust (ILIT) which holds a Life Insurance Policy with a Long-Term Care (LTC) Rider and long-term care benefits holds the potential to ease estate tax burdens and also retain access to funds in the event of long-term care needs.

### How it Works



### Key Benefits

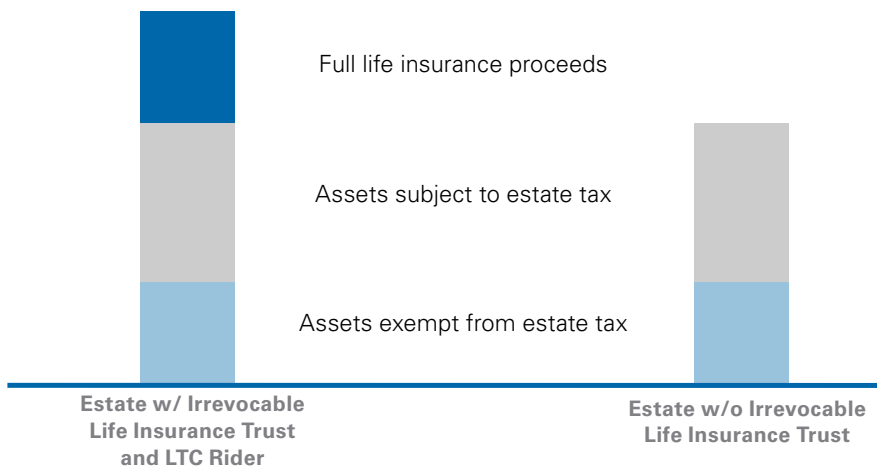
- Increases the after-tax value of the estate to heirs
- Without the trust, insurance benefits could be subject to estate tax
- Allows for estate planning with a mechanism to fund health care needs

## Powerful Benefits

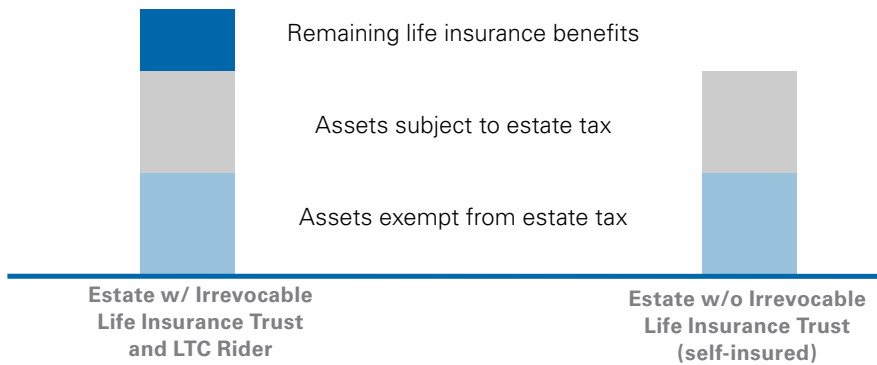
Holding insurance with a long-term care rider inside a trust helps you enhance your estate plan and achieve peace of mind. Even if you never require long-term care, your life insurance policy with a long-term care rider may help you meet your goals.

A life insurance policy with a long-term care rider can advance funds for long-term care expenses by paying portions of the policy's death benefit to the beneficiaries on an accelerated basis. If you do not have a long-term care event that would trigger the early payout of the death benefits, the trust will ultimately receive the proceeds from the life insurance policy. This coverage differs from traditional long-term care programs, which only pay for qualified long-term care expenses through a reimbursement plan.

### Long-Term Care Provisions Unused



### Long-Term Care Provisions Used



Ask your professional advisors today if an Irrevocable Life Insurance Trust combining insurance with a long-term care rider is right for you.

## An Estate Planning Tool That Can Help:

- Preserve after-tax value of your estate
- Provide for long-term care needs

## Best for Married Individuals With:

- Significant wealth subject to estate tax
- Sufficient liquidity to pay insurance premiums
- Concerns that trust grants may lock up funds needed for future health contingencies

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