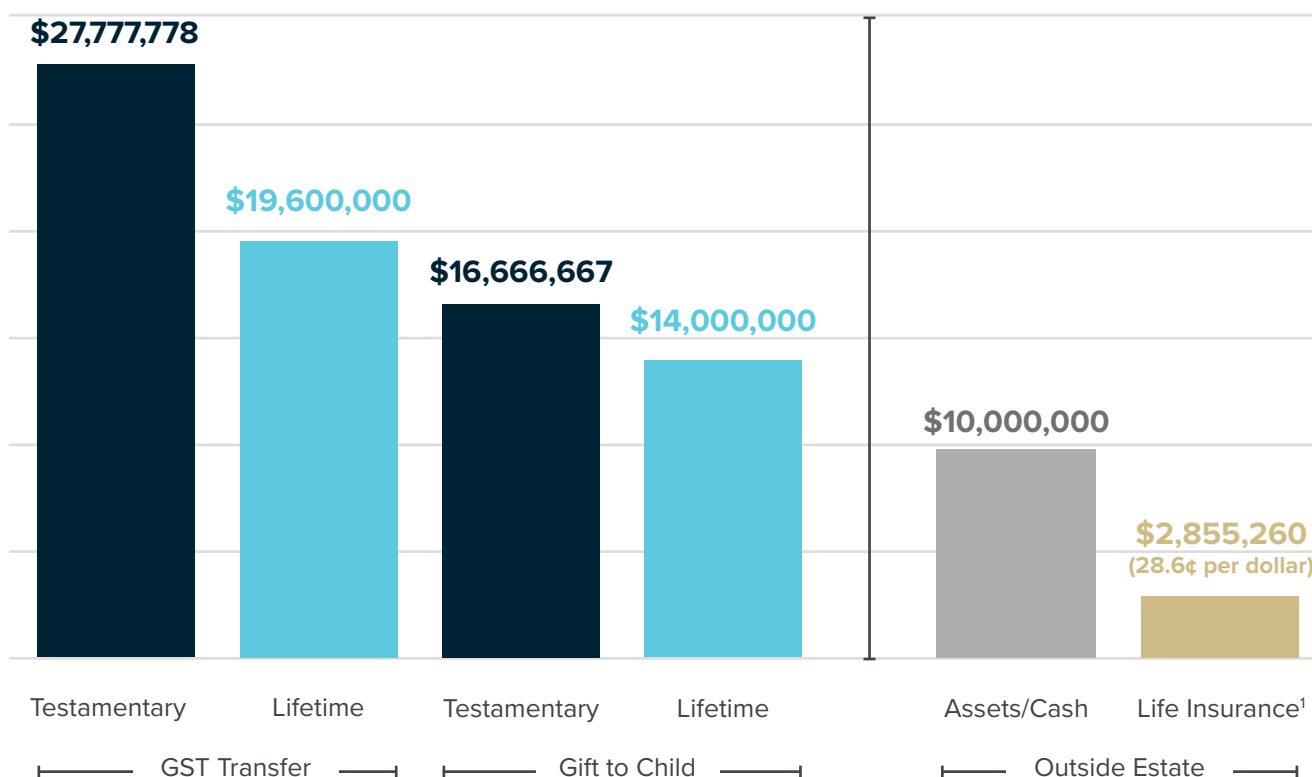


THE UNEQUAL NATURE OF TRANSFERRING WEALTH

**How Much Does
it Cost to Give
\$10,000,000?**

The taxes associated with wealth transfer can vary significantly depending on many factors; if the transfer is during your lifetime or at death, to a child or to a grandchild.

Below are the most common taxable transfers and the “total cost” associated with each.



¹ Life insurance accounts for cumulative premiums paid through life expectancy and does not reflect any opportunity cost associated with the allocation of current dollars for a future gift.
+ Assumes an Estate and GST tax rate of 40% and no remaining exemption. GST is applied as a Testamentary Taxable Termination or Distribution.

Life Insurance is based on a joint life policy, Male (60) and Female (60). Both Preferred Best underwriting class.