

SYNTHETIC GIFTING

TAX REFORM HAS INCREASED THE ESTATE TAX EXEMPTION TO \$11.2 MILLION PER INDIVIDUAL
ESTATE TAX SAVINGS OF \$4.5 MILLION

FOR MARRIED COUPLES THE EXEMPTION IS \$22.4 MILLION
ESTATE TAX SAVINGS OF \$9.0 MILLION

THE TAX REFORM PROVISION "SUNSETS" END OF 2025

DEPENDING ON THE POLITICAL LANDSCAPE IN 2025 IT MAY BE GONE

**TO TAKE ADVANTAGE REQUIRES GIFTING ASSETS TODAY
MANY CLIENTS WOULD PREFER TO KEEP THEIR ASSETS**

THE SOLUTION...

**SYNTHETIC GIFTING CREATES A GIFT TO TAKE ADVANTAGE
OF THE ESTATE TAX EXEMPTION TODAY**

**ASSURING ESTATE TAX SAVINGS OF \$4.5 TO \$9.0 MILLION IN TAXES
AND THROUGH VALUATION DISCOUNTING ESTATE TAX
SAVINGS OF OVER \$30 MILLION**

(THROUGH THE USE OF LIFE INSURANCE VALUATION DISCOUNTING AT NO COST OR AT A NOMINAL COST)

**THIS STRATEGY SECURES THE TAX SAVINGS BY USING THE EXEMPTION TODAY
NO RISK OF LOSING THE TAX SAVINGS IN 2025
NO NEED FOR CLIENTS TO GIFT ANY OF THEIR ASSETS**