

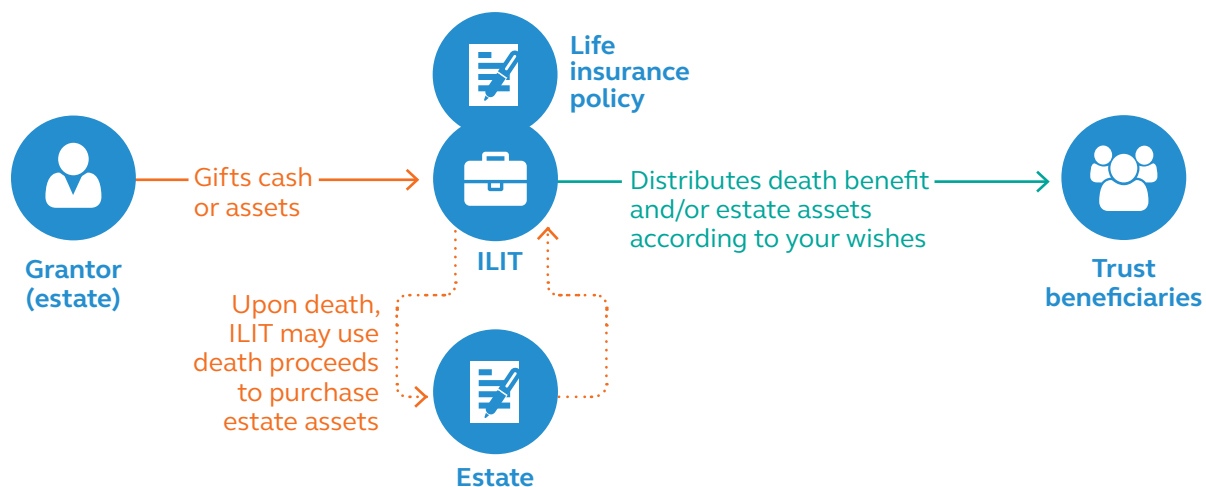
Control your legacy and preserve your estate

If you expect to be subject to estate tax and feel unsure about how it will be paid, you're not alone. Special circumstances, predictions about the future and technical details often make estate planning confusing. If you're seeking more certainty about how your estate tax can be addressed, an irrevocable life insurance trust (ILIT) may be your answer. With an ILIT, you can provide cash and liquidity, while removing assets from your estate. Setting up this trust now allows you to make strategic decisions and gain confidence in what will happen to your estate later.

Here's how it works

The ILIT can help provide liquidity to your estate.

- As the grantor, you establish the ILIT and gift money to the trust.
- Generally, the trust then purchases, pays the premiums for and is the owner and beneficiary of an insurance policy on you, or you and your spouse.
- Upon death, the trust receives the death proceeds.
- Typically, the trustee uses the death proceeds to purchase assets from your estate.
- Then the trust distributes any remaining trust assets to the trust beneficiaries according to your wishes.





[Learn more](#)

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