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Estate Tax Asset Protection Strategy

Prepared for:

Valued Client

NON-PREMIUM FINANCED STRATEGY

February 2026

The Estate Tax Challenge

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40%

FEDERAL TAX RATE

The top federal estate tax rate applied to assets above the exemption threshold.

$15M

CURRENT EXEMPTION

The 2026 individual federal estate tax exemption (double for married couples).

9 Mo.

LIQUIDITY WINDOW

Federal estate taxes must generally be paid in cash within nine months of the date of death.

Assets exceeding the federal exemption threshold are subject to a **40% estate tax** — and that bill must generally be paid in cash within 9 months of death. Without a proactive liquidity plan, heirs may be forced to sell business interests, real estate, or other assets at distressed prices to generate the required cash.

The Solution: Life Insurance as an Estate Liquidity Tool

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The Problem

- ✕ Forced asset liquidation to pay taxes within the 9-month window
- ✕ Discounted or "fire sale" of business interests, real estate, or illiquid assets
- ✕ Heirs receive significantly less than intended due to tax erosion

The Solution

- ✓ Life insurance held in an Irrevocable Life Insurance Trust (ILIT)
- ✓ Death benefit passes income-tax-free and outside the taxable estate
- ✓ Provides immediate, guaranteed liquidity exactly when it is needed to pay estate taxes

An **Irrevocable Life Insurance Trust (ILIT)** is the preferred vehicle — the policy is owned by the trust, keeping the death benefit outside the insured's taxable estate while providing the necessary liquidity to the executor.

Strategy Overview

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Policy Details	
Client	Valued Client
Product	Symetra Accumulator Ascent IUL 3.0
Annual Premium	$1,105,000
Premium Period	4 Years (Ages 67–70)
Total Premiums	$4,420,000
Illustrated Rate	7.03%
Index Strategy	S&P 500® 1-Year Point-to-Point

DEATH BENEFIT (AGE 96)

$16,695,757

Projected estate liquidity reserve

LEVERAGE RATIO (AGE 96)

3.78x

For every $1 paid in, $3.78 in death benefit created

NET ESTATE BENEFIT (AGE 96)

$12,275,757

Death benefit minus total premiums paid

Your Premium Dollars at Work

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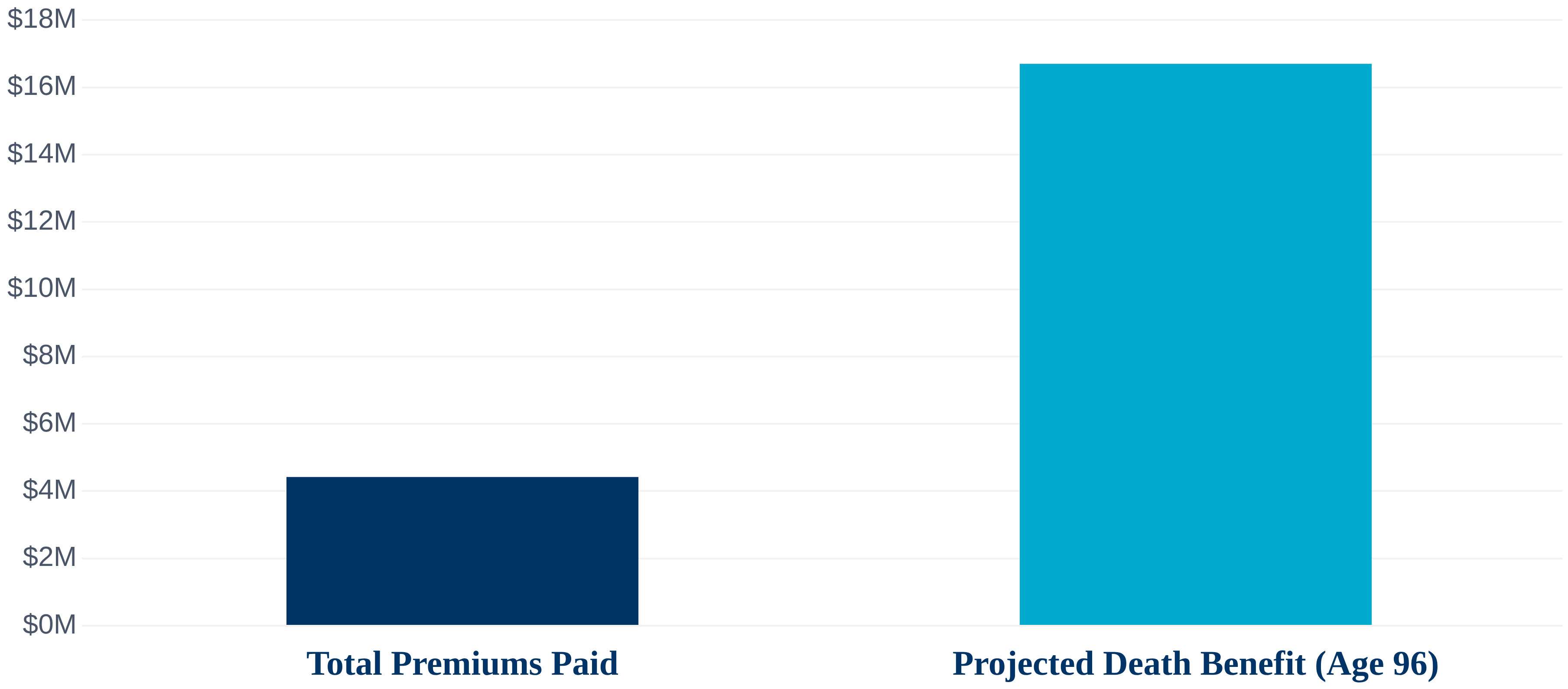
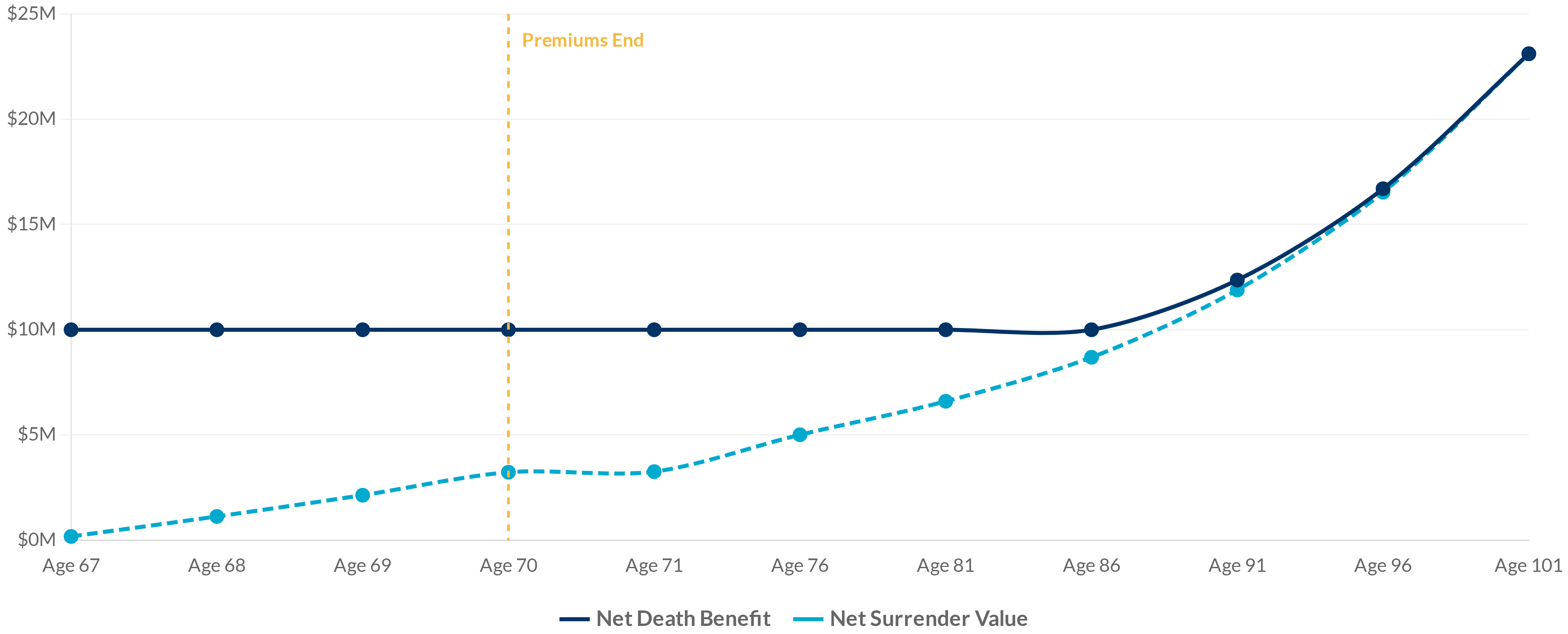


3.78x

Long-Term Leverage: Every dollar invested creates $3.78 in projected tax-advantaged estate liquidity at Age 96.

Cash Value & Death Benefit Growth



**Values are based on non-guaranteed illustrated rate of 7.03%. Actual results may vary.*

Year-by-Year Detail: Years 1–15

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Year	Age	Annual Premium	Net Surrender Value	Net Death Benefit
1	67	$1,105,000	$176,432	$10,000,000
2	68	$1,105,000	$1,129,335	$10,000,000
3	69	$1,105,000	$2,144,521	$10,000,000
4	70	$1,105,000	$3,227,222	$10,000,000
5	71	$0	$3,262,220	$10,000,000
6	72	$0	$3,598,263	$10,000,000
7	73	$0	$3,934,436	$10,000,000
8	74	$0	$4,282,211	$10,000,000
9	75	$0	$4,641,817	$10,000,000
10	76	$0	$5,013,486	$10,000,000
11	77	$0	$5,302,148	$10,000,000
12	78	$0	$5,604,233	$10,000,000
13	79	$0	$5,918,845	$10,000,000
14	80	$0	$6,249,117	$10,000,000
15	81	$0	$6,596,632	$10,000,000

** Values shown are non-guaranteed and based on an illustrated rate of 7.03%. Actual results may be more or less favorable.*

Year-by-Year Detail: Years 16–30

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YEAR	AGE	ANNUAL PREMIUM	NET SURRENDER VALUE	NET DEATH BENEFIT
16	82	$0	$6,962,745	$10,000,000
17	83	$0	$7,349,928	$10,000,000
18	84	$0	$7,762,853	$10,000,000
19	85	$0	$8,206,026	$10,000,000
20	86	$0	$8,687,085	$10,000,000
21	87	$0	$9,218,101	$10,000,000
22	88	$0	$9,811,052	$10,301,604
23	89	$0	$10,462,368	$10,985,486
24	90	$0	$11,150,723	$11,708,259
25	91	$0	$11,888,422	$12,363,959
26	92	$0	$12,682,193	$13,062,659
27	93	$0	$13,540,746	$13,811,561
28	94	$0	$14,473,868	$14,618,607
29	95	$0	$15,469,431	$15,624,125
30	96	$0	$16,530,452	$16,695,757

Values shown are non-guaranteed and based on an illustrated rate of 7.03%. Actual results may be more or less favorable.

Your Path Forward

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1

Review This Proposal

Share this strategy with your estate planning attorney and CPA to ensure it aligns with your overall wealth transfer goals.

2

Establish the ILIT

Work with your attorney to draft and execute the Irrevocable Life Insurance Trust (ILIT) that will own the policy.

3

Apply for Coverage

Complete the formal application and underwriting process to secure the $10,000,000 death benefit protection.

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Important Disclosures

This presentation is designed to provide a general overview of a potential estate tax asset protection strategy using life insurance. It is not a contract, policy, or offer to sell insurance.

- **Not a Guarantee:** This presentation is based on a specific life insurance illustration. The values shown are not guaranteed and are based on current illustrated rates (e.g., 7.03%) and assumptions that are subject to change. Actual results may be more or less favorable than those illustrated.
- **Tax and Legal Advice:** This material is for informational purposes only and does not constitute tax, legal, or investment advice. Neither the insurance carrier, the agency, nor its representatives provide tax or legal advice. You should consult with your own qualified estate planning attorney and tax professional regarding your specific situation.
- **Irrevocable Life Insurance Trusts (ILITs):** The strategy discussed assumes the use of an ILIT to keep the death benefit proceeds outside of the insured's taxable estate. The creation and administration of an ILIT require the services of a qualified attorney. If the trust is not properly drafted or administered, the death benefit may be included in the taxable estate.
- **Income-Tax-Free Death Benefit:** Life insurance death benefits are generally received income-tax-free by the beneficiary under Internal Revenue Code Section 101(a), subject to certain exceptions (e.g., transfer-for-value rules).
- **Product Information:** The Symetra Accumulator Ascent IUL 3.0 is a flexible premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company. Policy form numbers and availability may vary by state. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.