

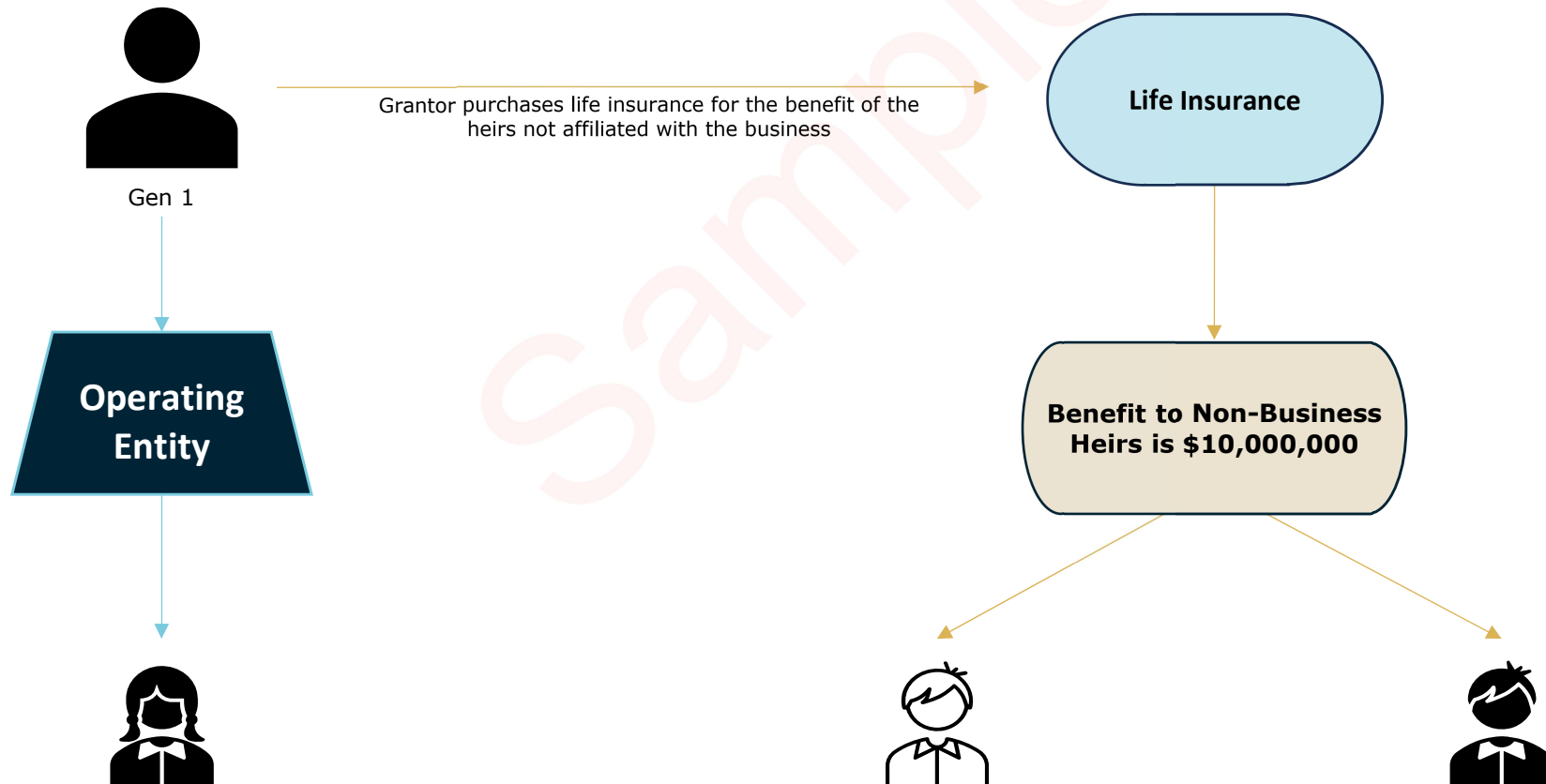
Prepared for Bob Client, Male, 60, Super Preferred NonTobacco and Susan Client, Female, 60, Super Preferred NonTobacco

### How Does it Work?

1. One or more heirs will be receiving the business
2. Gen 1 purchases life insurance to benefit non-business heirs
3. The policy is often held in an Irrevocable Trust
4. Death Benefit is split equally or by design of the grantor
5. Allows all children to be included in an inheritance where a closely held business is involved

### Benefits of Estate Equalization

- Business continuity is not jeopardized by feuding heirs
- Business remains family-owned & operated
- Tax-Free Death Benefit provides equal share to non-business heirs
- Simple & easy to execute



The business is in the hands of the heir(s) that knows how to run the company