

PREMIUM FINANCING:

Death is the ultimate tax shelter. For those clients who have the capacity to face their own mortality and proactively plan for it, there are a number of planning techniques they can employ to benefit their loved ones and/or favorite charities. Ultra wealthy clients are all philanthropists - either by default or by choice. If they don't plan for the disposition of their wealth, the federal government will gladly dictate where their estate assets will go.

One of the greatest planning techniques available to ultra wealthy clients is to "leverage the leverage". By leveraging the premiums used to purchase life insurance through a bank loan, clients may significantly reduce the cash outlay needed to purchase life insurance - the greatest estate leveraging tool available making death their ultimate tax shelter.