

Protecting the Wealth You've Created

Life Strategies

Estate taxes can have a devastating effect on the wealth that an individual has created and built over their lifetime. Life Strategies is an estate planning strategy designed for high net worth individuals who want to protect their wealth.

With Life Strategies, the client finances a life insurance policy that is used to cover future estate taxes. Instead of paying premiums out of pocket, clients simply need to pledge collateral. This results in providing clients with greater control over their assets, more growth potential for their assets, and more money potentially left over for future generations.

Life Strategies also allows families more options and flexibility for succession planning, buy-sell agreement, and key man applications. It is one of the most well-designed and comprehensive solutions on the market for high net worth individuals.



Life Strategies



VALUE

- Client keeps control of their assets; therefore, assets can grow with minimal opportunity cost
- Reduces or eliminates gift taxes
- Significantly more effective than paying premiums
- Stress tested against the harshest economic conditions

CLIENT PROFILE

- Net worth greater than \$10M
- Typically below the age of 70
- Client needs to be in good health
- Insurance needed to cover estate tax
- Ability to pledge collateral

NIW Companies

Innovators in Wealth Management and Protection Strategies

NIW specializes in innovative estate, business, and retirement planning solutions for high net worth professionals. Our team combines extensive industry expertise and alternative thinking to offer financial solutions that are high quality, durable, and cost effective. At NIW, we know that value cannot be achieved unless our solutions are truly sustainable in all aspects. This commitment to excellence has enabled NIW to secure over \$4 billion in loans and to achieve the highest persistency rate in the insurance industry.



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