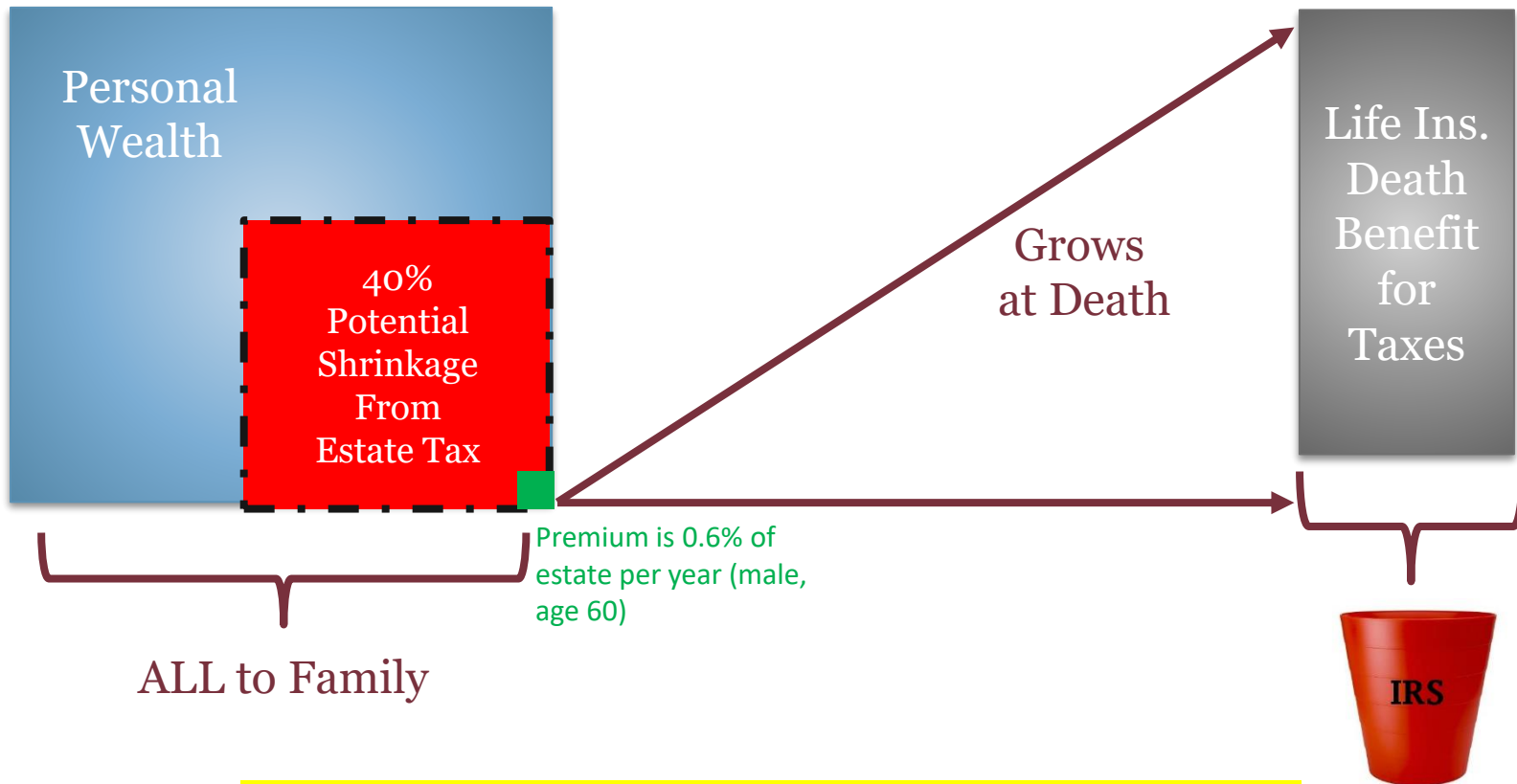




Life Insurance as an Offensive Strategy to PRESERVE Wealth into Future Generations



Cost of Paying Estate Taxes can be Reduced 50-80%



Life Insurance as a Defensive Strategy to PROTECT Assets to be Preserved

Example During Life

	Estate without Defensive Life Insurance	Estate with Defensive Life Insurance
Cash & Securities	\$ 50,000,000	\$ 40,000,000
Reallocation Cash to Cash Value of Life Insurance	\$ -	\$ 10,000,000 <i>(\$50M death benefit)</i>
Real Estate	\$ 50,000,000	\$ 50,000,000
Taxable Estate	\$ 100,000,000	\$ 100,000,000

Economic Crisis Results in 30% Decline in Asset Value AND \$10M Cash Call

Cash & Securities	\$ 25,000,000	\$ 28,000,000
Cash Value of Life Insurance	\$ -	<i>borrowed for cash call</i>
Real Estate	\$ 35,000,000	\$ 35,000,000
Taxable Estate	\$ 60,000,000	\$ 63,000,000

PLUS \$ 40,000,000 Net Death Benefit Life Insurance



Life Insurance as a Defensive Strategy to PROTECT Assets to be Preserved

Example At Death

	Estate without Defensive Life Insurance	Estate with Defensive Life Insurance
Cash & Securities	\$ 25,000,000	\$ 28,000,000
Real Estate	\$ 35,000,000	\$ 35,000,000
Taxable Estate	\$ 60,000,000	\$ 63,000,000
Estate Tax (40% of estate)	\$ 24,000,000	\$ (25,000,000)
Distributable Estate	\$ 36,000,000	\$ 38,000,000
Net Life Insurance (death benefit)	\$ -	\$ 40,000,000
Family Wealth	\$ 36,000,000	\$ 78,000,000

Economy Recovers 43% over time to get to original values

NET FAMILY WEALTH AFTER ECONOMIC RECOVERY

Cash & Securities	\$ 1,400,000	\$ 62,000,000
Real Estate	\$ 50,000,000	\$ 50,000,000
Family Wealth After Recovery	\$ 51,400,000	\$ 112,000,000 118% DIFFERENCE



AUCTORIS

ARCHITECTS OF WEALTH PRESERVATION STRATEGIES

Richard Hartmann **Wealth Preservation Architect**

Richard.Hartmann@auctoris.com

 <https://www.linkedin.com/in/rhartmann>

Mobile: 303-717-7759



5299 DTC Blvd, Suite 1101
Greenwood Village, CO 80111
Phone (303) 740-8001
www.Auctoris.com