

# Beyond Annuities:

Approach client estate planning with confidence



**Estate planning** is  
an important step  
in securing your  
client's legacy.





By creating an estate plan,  
your clients can:



Build and protect their legacy



Minimize expenses, taxes and  
probate costs



Control how, when and to whom  
their assets are distributed



Protect their privacy and ensure  
their wishes are carried out

## Client discussion

1. Who would you like to inherit your assets? Are your current beneficiary designations in line with your wishes?
2. Who would you like to make medical and non-medical decisions on your behalf if you lack capacity?
3. What would life look like for your loved ones in the event of your passing? What would you like to happen in that event?



## Client discussion

4. How would you like to be remembered by family, friends and colleagues?
5. What do you want your legacy to achieve for your family and loved ones?
6. What kind of impact do you want your legacy to have on your community?
7. How do you want your legacy to live on after your death?



Only **46%** of people were aware that they were designated as a personal representative in an estate plan



# Possible alternative tools



Spousal Lifetime  
Access Trust  
(SLAT)



Credit  
Shelter Trust  
(CST)



Charitable  
Remainder Trust  
(CRT)



Stretch  
(or Legacy)  
Annuity



Trust  
Owned  
Annuity





### **Spousal Lifetime Access Trust (SLAT)**

SLAT may be used to gift assets so they will not be part of the future estate while allowing the giftor's spouse to access the gifted assets.



### **Credit Shelter Trust (CST)**

CST can be used by a married couple to preserve the unified credit of the spouse who dies first.



### **Charitable Remainder Trust (CRT)**

CRT can provide increased cash flow, additional retirement security, and tax benefits, all while effectuating a charitable intent.



### **Stretch (or Legacy) Annuity**

With a stretch annuity, a beneficiary can extend tax deferral and possibly reduce total taxes paid.



### **Trust Owned Annuity**

If properly structured, a trust-owned annuity can defer taxes.

# Facilitate outside expertise



**Offer a customized approach**

**Create a referral network**

**Keep the conversation going**

# Disclaimers

**All situations are unique, and this brochure only provides general information. Therefore, you should consult with qualified professionals who can provide advice relevant to your specific circumstances. For estate planning, you should speak to an estate planning attorney.**

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# Questions

