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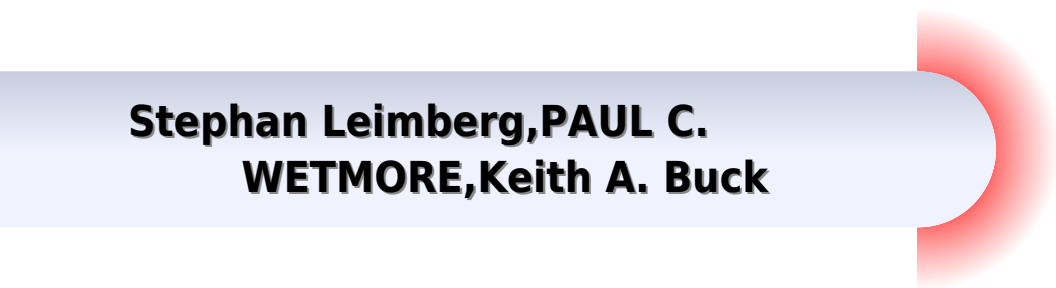
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# Tools And Techniques Of Life Insurance Planning Tools And Techniques

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and interrelated tax and other laws that have an impact upon clients and their plans our task and yours has become exceedingly difficult We believe The Tools Techniques of Life Insurance Planning will be of significant help in this regard Throughout the chapters of this book you ll find unique charts checklists graphs examples and references to assist you in absorbing these highly complex concepts and product nuances In turn you will be able to convey these to clients in a clear and simple manner This title features Detailed information about the entire range of life insurance products that can be used by estate and financial planners in a wide variety of circumstances Coverage of advanced topics such as 103 exchanges the transfer for value rule and the use of life insurance products for charitable gift planning New in the Ninth Edition Chapters have been reordered to provide an easier to comprehend progression of product design and complexity Text has been updated to reflect recent changes to the regulatory environment Product descriptions illustrations and tables have been revised to include newer product designs Discussions of Income and Estate Taxation of life insurance products have been consolidated in chapters devoted to taxes Added new Techniques chapter 20 which highlights all the different advanced life insurance planning opportunities and serves as an introduction to the remaining Techniques chapters Added new and enhanced discussion of planning techniques such as Split premium bonus arrangements Life expectancy loan regime split dollar Generational split dollar Spousal lifetime access trusts SLATs Life insurance retirement plan LIRP Insured controlled cross purchase buy sell arrangement Enhanced discussion of what constitutes a top hat plan for non qualified deferred compensation plan purposes Topics Covered Planning techniques for retirement income needs estate and gift tax avoidance estate liquidity needs and long term care planning Plain language descriptions of the tax consequences of various life insurance products and strategies that plans can use to minimize tax liabilities And More See the Table of Contents section for a full list of topics

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*The Tools and Techniques of Employee Benefit and Retirement Planning* Stephan R. Leimberg, 1999      **The Tools and Techniques of Employee Benefit and Retirement Planning** , 2005      The Tools & Techniques of Life Insurance Planning Stephan Leimberg, Keith A. Buck, 2019-06-24 Life insurance remains one of the cornerstones of financial planning If you provide life insurance to planning to clients or are looking to expand your business in this key area this book is a must have Written for a wide range of professional planners such as insurance producers financial planners tax advisors and estate planners the expert authors of The Tools Techniques of Life Insurance Planning apply the trusted Tools Techniques approach to all aspects of life insurance planning including The primary reasons for using life insurance Illustrations of 1035 exchanges and the various tax rules that can result in unexpected tax liabilities Planning techniques for retirement income needs estate and gift tax avoidance estate liquidity needs and long term care planning Planning techniques for individuals and businesses including key personnel policies and buy sell agreements Plain language descriptions of potential tax consequences and strategies that plans can use to minimize tax liabilities Detailed explanations of how life insurance funds

are allocated between charges and investment accounts and how different investment options are calculated New in the 8th Edition Completely updated tax and accounting information that incorporates the 2017 Tax Cuts and Jobs Act Expanded coverage of 1035 exchanges including new improved valuation techniques that can reduce the time required to complete an exchange In depth planning techniques for pension maximization and buy sell agreements Detailed discussion of annuity types and tax consequences including QLACs In depth analysis of life insurance riders Planning techniques for using life insurance in qualified and nonqualified plans New chapter on state best interest requirements for life insurance products including New York s Section 187 Topics Covered How to Estimate the Insurance Need How to Determine the Right Company and Policy Legal Aspects of Life Insurance Special Policy Provisions and Riders Disability Income Insurance Life Insurance Income Taxation and Planning Opportunities Life Insurance Valuation Estate Taxation of Life Insurance Buy Sell Agreements Death Benefit Only DBO Plan Irrevocable Life Insurance Trusts Split Dollar Life Insurance Current Trends in Life Insurance Planning And more See the Table of Contents section for a full list of topics As with all the resources in the highly acclaimed Leimberg Library every area covered in this book is accompanied by the tools techniques practice tips and examples you can use to help your clients successfully navigate the complex course of trust planning and confidently meet their needs

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