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The Tools & Techniques of
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need to help others With the growing labyrinth of highly technical 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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