



The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

Grandparents Love Their Grandchildren

One of the best ways Grandparents can express their love for their grandchildren is to provide them with a strong financial foundation.

One of the best ways to achieve this noble goal is through the guaranteed, tax-free proceeds offered through life insurance. A modest annual gift to an Irrevocable Life Insurance Trust (ILIT) can produce enormous dividends and insure the proceeds are dispersed as planned.

Case Study:

Male/Female, Both age 70 and Standard Non-Smoker
Make \$10K/yr premium gifts to the trust
Buys over \$400K of guaranteed for life death benefit
Provides over \$100K of benefit to each of their 4 Grandchildren

Internal Rate of Return at Joint Life Expectancy (22yrs) is 5.43% or 7.54% taxable equivalent return assuming a 28% tax bracket.

Who says life insurance is not a good investment.

Every Case Counts. Every Broker Matters.

The Selario Agency, Inc.

Howard Stern, CLU, ChFC

800-331-7113

hstern@selarioagency.com

Please check our website www.selarioagency.com for more information about how we can help you grow.