

9TH EDITION

The Tools & Techniques of
**Life Insurance
Planning**

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The Tools & Techniques of Life Insurance Planning Stephan R. Leimberg, Robert J. Doyle, Keith A. Buck, 2015 The insurance industry has become more and more creative in developing policies that are flexible enough to meet consumers needs while maintaining a reasonable cost As a result insurance and financial advisory professionals must stay current with the newest techniques and latest tools that have emerged The expert authors of The Tools Techniques of Life Insurance Planning 6th Edition have delivered a resource that helps you do just that It delivers 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 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 Planning techniques for individuals and businesses including key personnel policies and buy sell agreements Coverage of advanced topics such as 103 exchanges the transfer for value rule and the use of life Insurance products for charitable gift planning The Tools Techniques of Life Insurance Planning 6th Edition Delivers the Expert Insight and the Tools You Need to Utilize Life Insurance in the Most Effective Ways This latest edition includes new and expanded coverage of Strategies for life insurance planning that take into account higher tax rates and the new Net Investment Income Tax Expert advice on how to modify existing life insurance plans in light of recent changes to portability rules and the increased estate tax exemptions Updates on DOMA same sex marriage issues and their effect on life insurance planning for new and existing clients Insight in to how state level changes to dynasty trusts and the Rule against Perpetuities RAP affect life insurance planning Enhanced buy sell agreement strategies Information about entity redemption as a technique for providing estate tax liquidity

The Tools and Techniques of Life Insurance Planning, 9th Edition Stephan Leimberg, PAUL C. WETMORE, Keith A. Buck, 2023-02-22 The ninth edition of The Tools Techniques of Life Insurance Planning is written to help planners and advisors understand the tools needed to use life insurance as a part of a successful financial business or estate plan and how to use these tools in the most effective ways We had one major goal in mind when writing this book To create the single best source of up to date pragmatic and transferable information on the topics you 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

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

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Peace of Mind for Your Aging Parents Kenneth O. Doyle Ph.D.,Larry K. Houk JD,2018-06-21 Explains the most effective ways to discuss the legal and financial responsibilities that come with the end of life and tools for managing them such as wills trusts estate planning and cash management in the context of financial psychology Dying is complicated It presents myriad challenges at a time when people are least prepared to deal with complexity Typically aging people turn to their adult children and grandchildren their caregivers and their professional advisors to guide them in their final years This book is aimed directly at the children and grandchildren of aging parents to prepare them for meaningful conversations with their parents and among themselves It gives them the tools they need to communicate knowledgeably with caregivers and professional advisors and to make important decisions with or on behalf of those who depend on them The authors provide legal and financial tools and techniques including wills and trusts cash management and investment planning approaching each from both a financial and a psychological perspective They recognize that some of the challenges that people face during their last few years of life cannot be controlled and describe not only what these tools and techniques can do but also what they can t Those that cannot be controlled however can still be managed and the authors explain with clarity and compassion how to deal with them through psychological and spiritual engagement

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