



SunSolutions for LifeSM Providing Heirs with Equal Shares

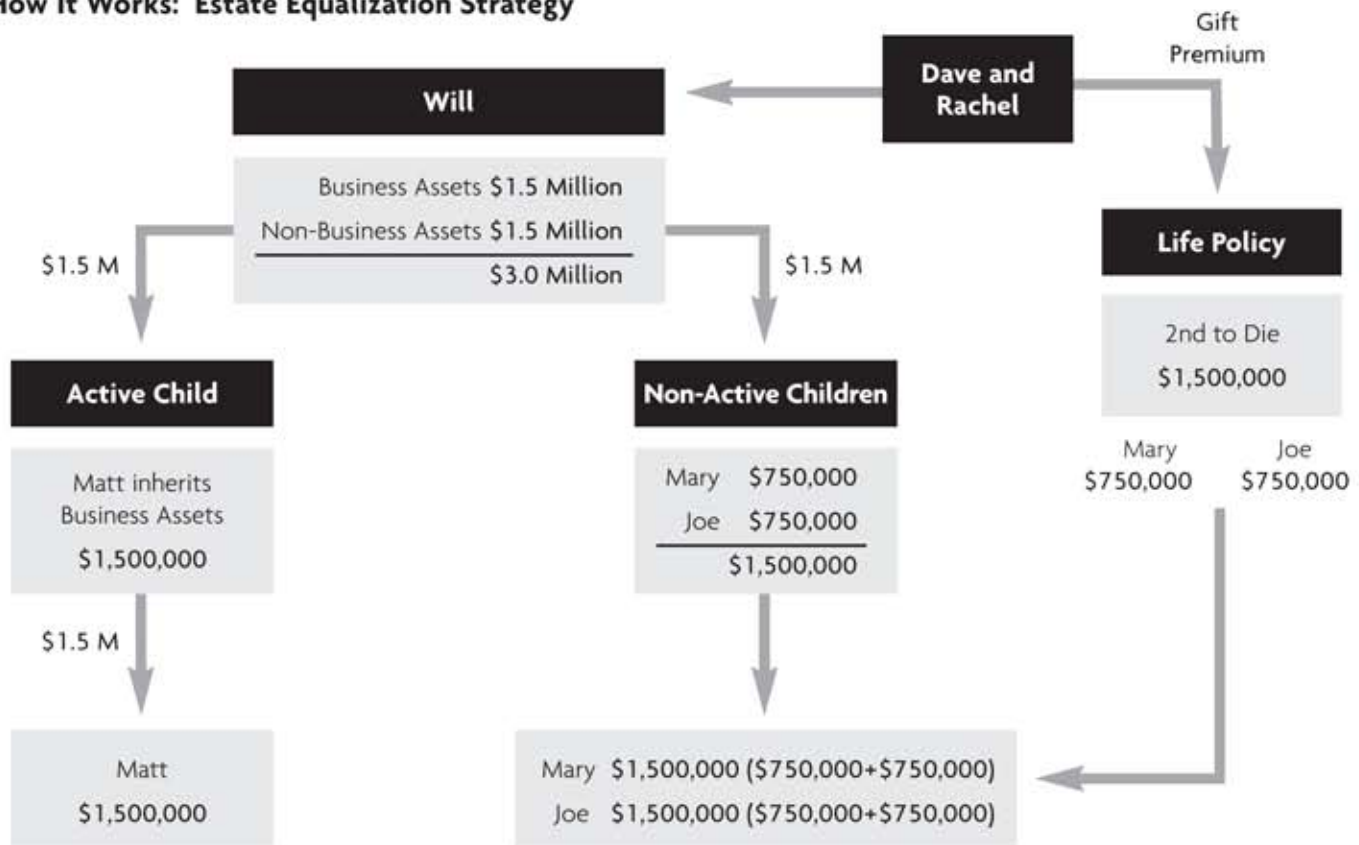
Thirty-five years ago, Dave started his business. He, along with wife Rachel, have made a success of it. Matt, their oldest child, is one of the business' most valuable employees. Mary and Joe, their other children, are also successful in their chosen fields. Dave and Rachel want to turn the business over to Matt upon their deaths. They want all three children to inherit equal shares of their estate, but the value of the business is half of their estate.

Strategy

The best way to ensure they meet their goals is to integrate life insurance into their overall estate plan. The plan will allow all three children to inherit equally: Matt will receive business assets, while Mary and Joe will receive non-business assets and life insurance.

- Write a will (or change the existing will) to allow Matt to receive his share of the estate in all business interests at the later death of Dave and Rachel.
- Mary and Joe will purchase a second-to-die life insurance policy on Dave and Rachel. Dave and Rachel will fund the premiums using annual exclusion gifts.
- At the second death, Mary and Joe will get the death benefit as their shares of the estate.
- Balance of estate assets divided among the three children.

How It Works: Estate Equalization Strategy



SL1-090318AB

Result

Matt becomes the sole owner of the business and the other children each receive an equal share of the estate.

Questions to ask yourself

- What are my plans for the business, for myself and for my family?
- If only one of the children enters the business, how will I provide for my spouse and other children at my death?
- Will the child in the business take over as sole owner upon my death or retirement?
- When I die, do I want my spouse and other family members to participate in business decisions?

Financial Underwriting Considerations

The amount of insurance requested needs to be consistent with the overall estate planning needs of the family. This is not an attempt to over insure or create wealth. Rather, the use of life insurance permits the family unit to achieve their estate planning goals.

Remember...

For those situations where the assets don't always match the shares you want to go to beneficiaries;
LIFE INSURANCE IS THE GREAT EQUALIZER!

Contact your **Sun Life Financial Representative** today.

Find out why a buy-sell plan is the business solution that makes sense for you
— so you can transfer your business on your terms.

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