

HEDGE YOUR RISKS & UNCERTAINTIES OF THE FUTURE

LIFE INSURANCE DEATH BENEFITS CREATE A POOL OF CASH AT DEATH. BEYOND LIQUIDITY FOR TAXES, IT CAN HEDGE AGAINST:

- Incomplete wealth transfer strategies
- Adverse asset valuations
- Unfavorable economic climate
- Credit market lockups
- Illiquid assets
- Opportunity cost of asset liquidation timing
- Reluctance to give up asset control
- Changes in overall planning
- Changing tax environment
 - How you're taxed
 - When you're taxed
 - How much you're taxed



Cash creates choices for your family and helps secure your legacy. Your loved ones will have the opportunity & wherewithal to adapt to an unknown economic environment and uncharted future rather than being subjected to the financial edicts of chance.