



The Selario Agency, Inc.

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

Create Your Own Stimulus Plan

***Do you have senior clients who have suffered significant market losses over the past few years? If so, we may have a simple and very effective technique that could enhance their position beyond where it was prior to market downturn.**

We achieve this by combining the current favorable capital gains rates with no-lapse UL policies. No one knows for sure where the capital gains tax will land in a few months, but it's not likely to reduce.

***Please note this technique applies to those assets not needed for living expenses and were going to be passed on to the next generation.**

Case Study:

- Married couple each 70 in standard non-smoker health
- Had \$1M in equity assets now valued at \$750K
- Cost basis of \$600K creating a capital gains tax at sale of \$22,500K
- Take the net \$727,500K of assets and dump it into a SUL policy

Result:

- A no-lapse death benefit beyond age 100 of \$2,800,000 is bought on the couple
- They would have to earn a guaranteed 9.18% after-tax return over 15 years to equal the SUL death benefit
- They would have to earn a guaranteed 6.81% after-tax return over 20 years to equal the SUL death benefit

What Did We Achieve:

- Made the client whole again while actually enhancing their position
- Took the growth of that asset out of their estate
- Passed the whole value of the stock portfolio plus growth to the next generation on time and untaxed.

We are confident we have the right Selario Solution for your clients. Contact us on your next case.

Every case counts and every broker matters!