



# From Business Success to Family Security

Transforming Idle Wealth into a Guaranteed Legacy

## Client Profile

Alan, Age 62

- Recently exited business owner
- Married with three adult children
- Wants to secure a legacy without giving away full control of his assets

## The Situation

After selling his company, Alan wanted to set aside \$2,000,000 for each of his three children. While considering gifting strategies, he felt overwhelmed by the complexity and didn't want to commit all his assets at once.

## The Solution

His advisor recommended repositioning \$2,178,815 into a Luxe Legacy GUL policy using a single premium, which secured a \$6,000,000 death benefit. Alan placed the policy inside an ILIT and retained control over the remaining \$2,900,000.

From \$2,178,815 repositioned assets

To \$6,000,000 guaranteed income tax-free death benefit

Kept \$2,900,000 outside the policy. ILIT-owned for estate efficiency.

*Based on Standard Non-Smoker underwriting class. Actual results will vary.*

## The Result

Alan nearly doubled his legacy benefit while maintaining asset flexibility. His heirs will receive a guaranteed, tax-free income payout, and his estate plan is now streamlined and efficient.

**A portion of liquid assets can fund a guaranteed legacy, without giving up control of the rest.**

*"Now I know exactly what my kids will get—and I didn't have to put all the money away to make it happen."*





# Rescuing a Legacy

Replacing an Underperforming Policy with Predictable Guarantees

## Client Profile

Brian, Age 59

- Divorced with two adult children
- Retired school administrator
- Concerned about cost increases in an old life policy

## The Situation

Brian was paying \$1,000 per month into an older Current Assumption Universal Life (CAUL) policy. To maintain coverage, the premiums were set to increase to \$1,700 per month. The policy had \$200,000 in cash value. He wanted to preserve the benefit without having to pay the rising premiums.

## The Solution

His advisor utilized a 1035 Exchange to reposition the \$200,000 cash value into a Luxe Legacy GUL policy. This move eliminated ongoing premiums while securing a \$620,000 guaranteed death benefit.

From \$200,000 cash value

To \$620,000 guaranteed death benefit

1035 exchange. No more required ongoing premium payments. No more surprises.

*Based on Standard Non-Smoker underwriting class. Actual results will vary.*

## The Result

No more premium stress. Brian simplified his plan and secured income tax-free benefits for his children.

**An old policy's cash value can unlock new, guaranteed coverage, with no future payments required.**

*"I no longer worry about keeping this policy afloat. It's finally working the way I hoped it would."*





# Keeping the Business and Family Intact

Estate Equalization for a Business Family

## Client Profile

Wexler Family

- Parents in their 60s
- Two sons run the family business; the daughter is not involved
- Want fair financial treatment for all three children

## The Situation

The family plumbing business was valued at \$5,000,000 and was ready to be passed on to the sons. The parents needed a way to provide an equal-value inheritance to their daughter without dividing the business.

## The Solution

They purchased a \$2,500,000 Luxe Legacy GUL policy for their daughter, funded by retained earnings from the business, ensuring she received equivalent value.

\$2,500,000 income tax-free death benefit

Avoids liquidation or family conflict.

Equalizes legacy with certainty

## The Result

Each child now receives a fair inheritance without forcing the liquidation of assets or creating conflict.

**Life insurance can equalize inheritances when family assets aren't easily divided.**

*"No tension. No confusion. Everyone receives equal portions."*





# Guaranteed Liquidity for Business Succession Plans

Preserve Operations, Protect Ownership, Ensure Business Stability

## Client Profile

Marcus, Age 52

- Tech firm co-founder
- Married, no children
- Concerned about succession and liquidity if something happens to him or his business partner

## The Situation

Marcus and his business partner did not have a formal buy-sell plan. If one of them died, the other would be left scrambling to buy out the deceased's stake.

## The Solution

The company funded two Luxe Legacy GUL policies—\$3,000,000 each—for both partners. The policies were structured for buy-sell execution.

From business-funded premium

To a \$3,000,000 guaranteed benefit to buy out shares

Buy-sell planning secured. Key person protection and business continuity ensured.

## The Result

If one partner dies, the other has guaranteed, income tax-free liquidity to buy out the interest.

**A single premium today can guarantee liquidity for a smooth business transition tomorrow.**

*"If something happens to me, my wife is taken care of—and my partner can keep the company moving."*





# Leaving a Legacy That Lives On

Charitable Giving with Maximum Impact

## Client Profile

Gloria, Age 68

- Widowed, no children
- Retired art gallery owner and active philanthropist
- Wants to leave a meaningful charitable gift

## The Situation

Gloria planned to leave \$500,000 to her favorite arts foundation. Her advisor suggested she could make an even greater impact.

## The Solution

She allocated \$500,000 to fund a Luxe Legacy GUL policy with the foundation as the beneficiary. This policy provides a guaranteed death benefit of \$1,100,000.

From \$500,000 donation

To \$1,100,000 guaranteed charitable gift

Tax-efficient. Multiplied impact. Simpler than she expected.

*Based on Standard Non-Smoker underwriting class. Actual results will vary.*

## The Result

She more than doubled the size of her intended gift, without ongoing premium requirements.

**Turn a one-time gift into a lasting legacy—without giving more now.**

*"I turned a generous gift into a transformative one."*





# Clarity over Complexity Consistency over Volatility

A Smarter, Simpler Way to Leave a Legacy

## Client Profile

Joan, Age 70

- Divorced, one adult son
- Retired with rental income and market-linked investments and IUL policies
- Wants clarity, predictability, and a secure legacy

## The Situation

Joan owned an IUL policy with fluctuating premiums and an investment portfolio that, although conservatively invested, consistently fluctuated in value. She was tired of the rollercoaster and shifting assumptions and simply wanted to leave a secure inheritance for her son.

## The Solution

She repositioned \$325,000 into a single-pay Luxe Legacy GUL policy, securing a \$650,000 guaranteed death benefit with no market risk or required ongoing premium payments.

From \$325,000 in market-linked accounts

To \$650,000 of guaranteed death benefit to age 99

No volatility. No future funding. Just certainty.

*Based on Standard Non-Smoker underwriting class. Actual results will vary.*

## The Result

Joan gained peace of mind and simplified her estate plan.

**One single pay policy can replace complexity with certainty.**

*"One policy, one purpose. I know exactly what my son will receive."*







# Turn Idle Cash into Legacy

From Low Yield to Lasting Value

## Client Profile

James, Age 68

- Widowed, former engineer
- Has \$250,000 in matured CDs not needed for income
- Wants to leave a lasting legacy for his two adult children

## The Situation

James had been renewing a series of low-interest CDs for years. With rates stagnant and his income needs met, he began to question if this was the best use of that money.

## The Solution

His advisor recommended repositioning \$250,000 into a Luxe Legacy GUL policy using a single premium. Since he qualified for actual-age pricing and didn't require the money for income, it was ideal for legacy planning.

From \$250,000 matured CD

To \$560,000 guaranteed death benefit (income tax-free)

No ongoing payments—just peace of mind.

*Based on Preferred Plus Non-Smoker underwriting class. Actual results will vary.*

## The Result

James secured a guaranteed, income tax-free death benefit of \$550,000 payable to his heirs. He also removed his own income tax burden from the CD earnings, all without worrying about policy management or premium increases.

**Idle savings can create a meaningful, tax-efficient impact.**

*"This gave me clarity and comfort. I'm locking in something meaningful for my kids without ever having to think about it again."*

