

# Lincoln *LifeComp*® Estate Planning Split Dollar

Private estate planning solutions through life insurance

## Helping preserve individuals' hard-earned wealth

Your clients have worked hard to achieve financial security. Now it's time to protect it for their loved ones in the long-term – and the right plan design can help.

Lincoln Business Insurance Solutions delivers *LifeComp*® Estate Planning Split Dollar, a life insurance plan for individuals or couples with large estate liquidity needs of \$10 million or more.

## *LifeComp*® Estate Planning Split Dollar has real benefits

Your clients can:

- Keep the majority of the policy's death benefit out of their taxable estate.
- Manage their annual gift to the trust through a loan regime split-dollar arrangement or, in the case of a survivorship need, use an economic benefit regime.
- At death, have the estate reclaim the premiums paid or receive an amount equal to the cash value.

Here's how it works:



### **An irrevocable life insurance trust is created.**

Through either a loan regime or economic benefit private split-dollar arrangement, the gift to the trust each year is only the loan interest on the premiums or the economic benefit rates on the trust's death benefit. Either rate is significantly less than the premium each year.



### **The trust owns the policy and pays the life insurance premiums.**

The estate recovers all of the premium loans or assigned values in a federal income tax-free death benefit. The balance of the death benefit proceeds are paid to the trust.



### **It streamlines plan administration and reporting.**

Simplified, transparent plan management makes a difference.

- **Accounting reports** provide visibility into premium payments and plan activity.
- **Year-end reports** show precise balances for the trust tax year, providing the donor(s) and trustee the information needed for gifting.
- **Optional post-retirement services** help retired employees monitor their withdrawals and loans.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

## Administration made easy with Lincoln LifeComp®

Get unique life insurance plan designs and comprehensive plan documentation and administration.

**LifeComp® private estate planning solutions** can help individuals build the right estate plan to grow wealth and protect their financial future.



Learn how the *LifeComp®* Estate Planning Split Dollar plan can benefit your clients. Contact your Lincoln representative today.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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