

## TABLE OF CONTENTS

PAGE 1 -- BLENDED FAMILY CONCERNS ADDRESSED WITH LIFE INSURANCE
PAGE 2 – SPECIAL NEEDS TRUST FUNDED WITH LIFE INSURANCE
PAGE 3 – GIFTING OF LIFE INSURANCE TO A PUBLIC 501C3 CHARITY
PAGE 4 – PHILANTHROPY THRU GIFTING OF QUALIFIED MONEY AND LIFE INSURANCE
PAGE 5 – GIFTING TO 501C3 TRUST USING LIFE INSURANCE
PAGE 6 – LEGACY BUILDING WITH LIFE INSURANCE
PAGE 7 – BALANCING A LOW LIQUIDITY ESTATE WITH LIFE INSURANCE
PAGE 8 – FAMILY BUSINESS SUCCESSION PLANNING WITH LIFE INSURANCE
PAGE 9 – BUY/SELL AGREEMENTS FUNDED WITH LIFE INSURANCE
PAGE 10 – STOCK REDEMPTION BUY/SELL
PAGE 11 – CROSS PURCHASE BUY/SELL
PAGE 12 – WAIT AND SEE BUY/SELL
PAGE 13 – TRUSTEED BUY/SELL
PAGE 14 –15 STRETCHING IRAs FOR GRANDCHILDREN
PAGE 16 –18 PERMANENT INSURANCE OPTIONS
APPENDIX A - WHOLE LIFE VS GUARANTEED UNIVERSAL LIFE
ILLUS A – GUARDIAN WHOLE LIFE ILLUSTRATIONS
ILLUS B – GUL WITH SAME PREMIUM AS WL
ILLUS C – GUL WITH SAME FACE AMOUNT AS WL
ILLUS D – GUL WITH SAME FACE AMOUNT AND PAID UP IN YEAR 10
ILLUS E – GUL REPLACING AN IN-FORCE WL