



## SLATS: An Important Estate Planning Tool for 2021

A Spousal Lifetime Access Trust (SLAT) is trust set up by one spouse (the grantor) to benefit the other spouse (the beneficiary). The grantor spouse would gift money to the SLAT using part of their lifetime gift exemption, by which protecting that money from gift taxation. The grantor spouse gives up their right to the gift, and access is given to their spouse as beneficiary of the SLAT.

A SLAT provides a safe shelter for reducing your taxable estate by allowing you to make lifetime gifts without the worry of no longer having rights to the gifted funds since your spouse, as beneficiary of trust can take distributions which can be used for your joint support.

Now is the perfect time to consider setting up a SLAT and taking advantage of the current \$11.7M lifetime federal estate tax exemption.

Call us today at (973) 285-1000 to discuss the best options for you.



FORUM400™



Visit Our Website

**John Anderson, CLU**

[ja@tempewickinvestments.com](mailto:ja@tempewickinvestments.com)

973-285-1000

Tempewick Wealth Management

Managing Principal

<http://www.tempewick.com/>



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