



HISTORIC ESTATE PLANNING OPPORTUNITY

Intra-Family Loans

With the Applicable Federal Rates (AFR) at an historic low, now's the time to consider purchasing life insurance using an Intra-Family Loan.

How It Works:

- You create an Irrevocable Life Insurance Trust to own the life insurance policy.
- You make a loan to the trust to pay for the insurance policy.
- The trust pays the AFR for Intra-Family loan.
- The trust pays the annual premium.
- At the end of the trust term, the trust returns the borrowed funds to you.
- The life insurance remains in the trust.

Benefits for You:

- No gift taxes apply to premium payments since the funds are loaned and not gifted.
- No estate taxes on the death benefit of the policy because the owner & beneficiary is the trust.
- Current low interest rates.
- No third-party loan approval process.
- No Collateral is required.

Applicable Federal Rates for May 2020

May 2020 RATES				
	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY
Short-Term	.25%	.25%	.25%	.25%
Mid-Term	.58%	.58%	.58%	.58%
Long-Term	1.15%	1.15%	1.15%	1.15%

The Section 7520* rate is .8%.

[Full Details Here](#)



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