



INTRA-FAMILY LOANS

How It Works:

1. Parent creates a grantor trust to own the life insurance policy.
2. The grantor makes a loan to the trust.
3. The trust pays the AFR for market loans.
4. The trust pays the annual premium.
5. At the end of the trust term, the trust returns the borrowed funds to the grantor.
6. The life insurance remains in the trust.

Benefits for Your Clients:

- 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.

[Full Details Here](#)



FORUM400™



TEMPEWICK
WEALTH MANAGEMENT

[Visit Our Website](#)

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The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative. 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years. 3. Favorable regulatory and complaint history review; 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. 6. one-year client retention rate 7. Five-year client retention rate 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance.