



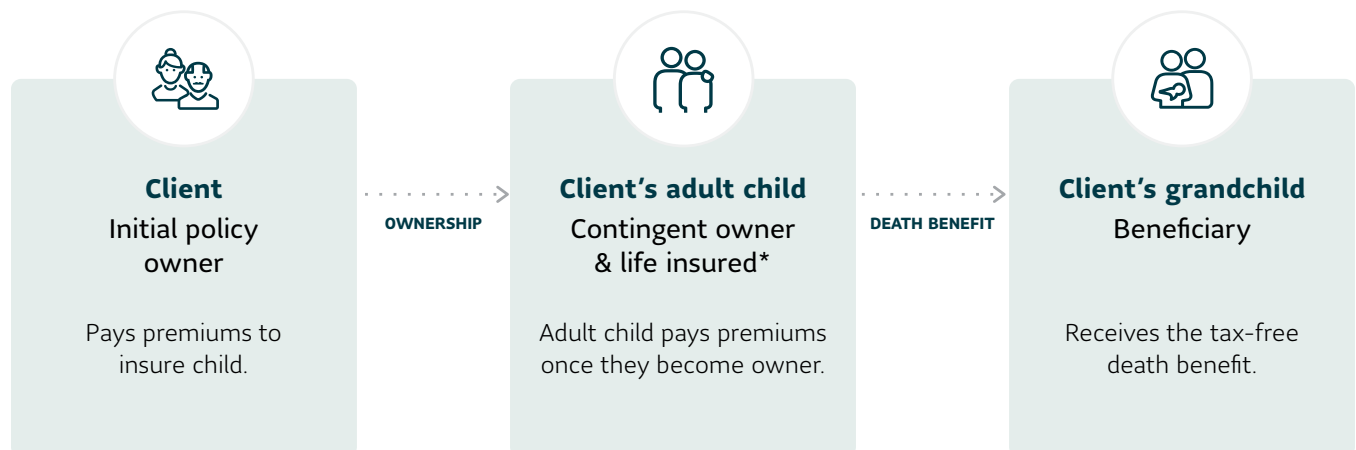
rethink.

Don't let a growing family mean shrinking wealth

A cascading insurance strategy uses life insurance to efficiently transfer wealth between generations. This approach mitigates risk, offers tax-advantaged growth and allows transfer of ownership and benefit payment between generations tax-free.

How it works

There are many ways to structure the cascading strategy. Here's one:



**The life insured must sign an acknowledgement that they have no policyholder rights at issue and their eligibility for additional insurance may be impacted. A parent or guardian must sign on behalf of a life insured that is a minor.*

rethink.



Benefits to Clients



Risk mitigation

- Financial support for the family in the event of premature death
- Safe asset with growth potential



Liquidity

- Policy owner can access cash inside the policy (if available) in multiple ways, such as a withdrawal, policy loan, or by using the cash value as collateral for a third-party loan

Note: taxes may apply.



Tax-minimization

- Tax-advantaged growth and tax-free death benefit
- Policy ownership can be transferred tax-free



Simplicity

- Avoids estate settlement complications such as income tax on terminal return and probate fees