

TAX-APOCALYPSE: Are You Prepared?

“Nothing is certain, except death and taxes” – Benjamin Franklin 1789

The existing estate tax exemption rates are at historical highs and scheduled to sunset on Jan 01, 2026. The estate tax exemption will then revert to an inflation adjusted level, estimated to be \$14 million for married couples or \$7 million for an individual. Current estates valued above exemption levels may be taxed as high as 40%. Congress has the power to change, amend, make permanent etc. the estate tax exemption and tax rates. However, given the federal budget deficit, national debt, and the log jamming on the Potomac, is it wise to delegate your Legacy Planning to Uncle Sam DC?

A reversion of the exemption to \$14 million / \$7 million will affect a considerable number of people. Those are the values of the estate at death, not current values. Re-reading [THE RULE OF 72: DOUBLE THE FUN](#), assets appreciating at a 9% rate annually, will double every 8 years. A 50-year-old can expect a \$1 investment to grow to \$16 at age 82, and at age 90, the investment will be worth \$32. Add in some zeros, increased savings, values of your business and home, existing life insurance policies, not to mention a savvy investment advisor and what will your estate be worth?

The precise way to address the issue is to follow the wisdom of Ben Franklin. Although unpredictable, death's inevitability makes life insurance an ideal asset to pay estate taxes. Estates can contain illiquid assets, such as family businesses, collectibles, real estate. To raise cash for taxes, families are forced to sell these assets, often at unfavorable prices. Incorporating insurance into your estate planning allows you to control your legacy.

The type of permanent insurance that is best for estate planning is non-participating survivorship guaranteed universal life. An incredibly powerful mouthful. Why?

1. It insures two individuals and pays the benefit after the second death.
2. The death benefit is guaranteed, and not dependent on promises to pay dividends or market performance.
3. There is limited cash value on the policy, the premium funds the death benefit.
4. Lower premiums than whole life, and a high ratio of death benefit to total premium.

Triathlon Partners has the market experience and entrepreneurial acumen to assist you to take control of your legacy. Our role is to engage, educate and empower. The goal is to provide you with the knowledge to make a confident decision at the appropriate time that best fits your objectives.



Contact us to start planning your legacy, instead of giving control to the bureaucrats.

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