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**Estate Planning Case of Benjamin Button**  
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**Estate planning** is a topic that takes great consideration and something you usually don't see the end result of all the hard work and careful planning. In the movie "The Curious Case of Benjamin Button", an old man grew younger and younger, instead of older. He started at the end result and learned how to be young, which makes for a good lesson to the rest of us who are getting older instead. Looking at some estate planning case studies will give some insight to the results other's have had and help with creating a successful plan for your family.

#### **Estate Planning Case Studies**

##### ***Estate Planning Case Study #1***

***Client:***

*A male prospect age 72 had life insurance policies that had \$2 million in insurance that would lapse at age 95.*

***Issues:***

*The prospect was concerned that he would outlive his policy. He came to Sapers & Wallack with high premiums on these policies and no guarantee death benefit to his family.*

***Estate Planning Solution:***

*Sapers & Wallack initiated a tax-free exchange on his existing policies into guaranteed\* no lapse policies, which gave him a 10% increase in coverage and the ability to leave more to his heirs.*

##### ***Estate Planning Case Study #2***

***Client:***

*A charitably inclined female executive, age 40.*

***Issues:***

*The client, an investment banker, wanted to reduce her income taxes on her \$5 million annual income. She had goals to donate a significant amount of her yearly income to charity, to leave a large gift to her family and to find a tax shelter for her income.*

***Estate Planning Solution:***

*The client was introduced to the concept of a Super Charitable Lead Annuity Trust which invests in tax-free municipal bonds and a variable life insurance policy insuring her life as a means for her to achieve her charitable objectives and provide more wealth for her family. From her yearly earnings, \$1 million will go directly into a charitable trust which will payout \$60,000 a year in donations over 21 years, equivalent to her claiming \$1 million in deductions for one year and allowing her a \$1 million dollar tax shelter. In addition, at the end of 21 years, her children will get whatever is left in the trust without any gift or estate taxes being paid.*

*(<http://www.sapers-wallack.com>)*



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The end result of our **estate planning** should be realized before death. Be certain your estate planning documents are completed exactly the way you want them, so you can see the final plan for everyone and everything in your life. If you need help understanding what is needed to create your own estate plan. Come join us for a Free [estate planning workshop](#) to get your questions answered and learn from an expert in [estate planning](#) in a casual environment.

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