



Current and Planned Features of Wealthy and Wise® (Advanced)

Current features in Wealthy and Wise® (Advanced) are:

- Intentionally defective grantor trust (IDGT);
- Gifts of current liquid and illiquid assets to the IDGT;
- Discounted sales of illiquid assets to an IDGT;
- Include single life and survivor life insurance in the IDGT;
- Grantor access to the IDGT using withdrawals from specific assets;
- One-click calculations for charitable bequests of specific liquid and illiquid assets;
- One-click calculations for Zero Estate Tax plans.

Wealthy and Wise® (Advanced) includes all the current features of Wealthy and Wise®.

InsMark Illustrations that Link with Wealthy and Wise (Advanced):

You can easily import data from each benefit alternative into Wealthy and Wise® (Advanced) for retirement or estate planning.

- Executive Bonus Plan and Controlled Executive Bonus Plan
- Endorsement and Collateral Assignment Split Dollar
- Bonus Financing of an Executive Bonus Plan by Bank Loans
- Executive-Owned Split-Dollar Funded by Company Loans (Loan-Based Split Dollar)
- Premium Financing Funded by Bank Loans
- Premium Financing / Split Dollar (Personally- or Trust-Owned) Funded by Bank Loans (with Possible Deductions for Bank Loan Interest)
- Leveraged Executive Bonus
- Leveraged Deferred Compensation
- Leveraged 401(k) Look-Alike

If you're not using Wealthy and Wise® (Advanced), pray your competition doesn't use it.™

Planned enhancements for Wealthy and Wise® (Advanced) are:

- Grantor Trust-Owned Loan Regime Split-Dollar Funded by Company Loans
- Grantor Trust-Owned Loan Regime Private Split-Dollar Funded by Personal Loans
- Grantor Trust-Owned Premium Financing Funded by Bank Loans
- Grantor access to the IDGT assets using secured loans;
- Multiple IDGTs including Existing IDGTs
- Self-Completing Installment Notes (SCINs);
- Grantor Retained Annuity Trusts (GRATs);
- Charitable Lead Trust (CLTs);
- Charitable Remainder Trusts (CRTs).

Note: Planned enhancements assume Congress does not eliminate any strategies.