

Case Study

Spousal Lifetime Access Trust (SLAT)



The Problem

A young HNW couple was referred to us by their family office advisors. They had completed their basic estate planning and were now looking for opportunities under the new tax laws.

Both worked and had children so life insurance, planning flexibility, tax advantages and attractive returns were all of interest to them.

The Solution

We worked closely with their entire financial advisory team and prepared several planning strategies from very simple to highly advanced.

After getting everyone's input, Spousal Lifetime Access Trusts (SLATs) funded with investments and life insurance were deemed most suitable for their current planning needs and risk profile.

The SLAT-owned life insurance component fulfilled two objectives 1) protect their family and 2) create a portfolio hedge should the other trust assets lose value.

The Outcome

The SLAT offered:

- Significant tax advantages
- Indirect trust access by each spouse
- Portfolio hedging through life insurance

The new tax laws afford significant new planning opportunities

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