

The BOSS™ Planning Opportunities
The Business Owner Succession Strategies

Estate Preservation	A	B	C	D	E	F
Age/Sex	64M/63F	58M/F	45M/43F	45F	58M/59F	71M
Life Insurance	\$ 9,000,000	\$2,000,000	\$20,000,000	\$600,000	\$400,000	\$2,600,000
Ann'l Outlay	\$ 265,000	\$44,000	\$100,000	\$40,000	\$14,000	\$65,000
Buy-Sell Funding						
Age/Sex	57M/50F	45M/47M	11 INDS	11M/9F/6M	34F	58M
Life Insurance	\$6,600,000	\$2,000,000	\$4,500,000	\$15,000,000	\$10,000,000	\$700,000
Ann'l Outlay	\$52,335	\$36,240	\$51,800	\$195,000	\$652,000 x 1	\$2,900
Key Person						
Age/Sex	64M	60M	56M	42M	59M	24M
Life Insurance	\$4,000,000	\$5,000,000	\$2,000,000	\$250,000	\$10,000,000	\$1,200,000
Ann'l Outlay	\$52,000	\$122,000	\$61,000	\$3,600	\$69,000	\$ 28,800
Gift/Charitable						
Age/Sex	40F/35F	67M/66F	28M	56M/54F	60F	
Life Insurance	\$3,500,000	\$1,000,000	\$75,000	\$1,000,000	\$1,000,000	
Ann'l Outlay	\$52,000	\$33,000	\$750	\$21,000	\$25,000	
Def. Comp/Recovery						
Age/Sex	38M/42M	62M	32M	12 INDS	6 INDS	48M
Life Insurance	\$2,000,000	\$300,000	\$900,000	\$4,673,000	\$4,500,000	\$1,140,000
Ann'l Outlay	\$36,000	\$8,300	\$16,000	\$49,000	\$ 100,000	\$ 52,600
Survivor Income						
Age/Sex	35M	42M	44M	48M	31M	40M
Life Insurance	\$1,300,000	\$800,000	\$2,400,000	\$1,400,000	\$750,000	\$ 1,000,000
Ann'l Outlay	\$8,000	\$1,400	\$28,000	\$9,300	\$6,400	\$ 19,800
Executive Bonus						
Age/Sex	17INDS	56M/32M	38M/28F	42M/38M		
Life Insurance	\$1,200,000	\$500,000	\$300,000	\$800,000		
Ann'l Outlay	\$44,000	\$14,000	\$4,000	\$5,600		
Long Term Care Ins						
Age/Sex	64M/62F	49M/47F	55M/54F	80M/79F	65M/64F	73M
LTC Insurance	\$ 355,000	\$ 500,000	\$ 936,000	\$ 203,400	\$ 1,000,000	\$ 360,000
Ann'l Outlay	\$193,000 x 1	\$143,000 x1	\$ 10,400	\$92,500 x 1	\$566,000 x 1	\$143,000 x 1
Source	IRA	Cash	Cash	1035 Exchg	Cash	1035 Exchg



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