



Estate Planning With Insurance

James C. Munch



Estate Planning With Insurance:

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Insurance Choice Guide Gabriel Barnes, AI, 2025-02-22

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their financial literacy as well as students and professionals in related fields It provides practical guidance on assessing insurance needs understanding policy terms and navigating the claims process empowering readers to make informed decisions about their risk management strategies and financial security How to Build and Manage an Estates Practice Daniel B. Evans,2008 **2024 Premium Financed Life Insurance** Darren Sugiyama,2023-10-05 This is the Second Edition of this book released in the beginning of 2024 and is the updated version of Darren Sugiyama s original book that was released in 2021 A lot has changed in the world of Premium Financed Life Insurance in the last few years including increased interest rates a recession the crash of crypto currency product changes and industry regulated restrictions put on life insurance policy illustrations As the most transparent premium financing intermediary in the life insurance industry Darren Sugiyama thoroughly explains different methods of premium financing he uses with different types of clients based on their unique circumstances including several new loan platforms he developed in 2023 2024 Sugiyama also takes a deep dive into discussing how IUL policy charges and credits work the sustainability of the 0% floor the difference between Fixed Policy Loans and Participating Policy Loans and IUL multiplier features The granular details of premium financing are articulated in a way that is highly detailed yet succinctly expressed in a way that a life insurance novice can understand Sugiyama transparently breaks down his methods of mathematically modeling Premium Financed Life Insurance with a spirit of authenticity consumer protection and full disclosure In an industry that often times paints a very opaque picture regarding how financial instruments work Sugiyama takes a disruptive approach by dispelling the myths and uncovering the truths about how many of these sophisticated estate planning instruments are built This is an incredibly valuable book for both clients who are considering using Premium Financed Life Insurance as an estate planning tool as well as financial advisors and life insurance agents who are considering offering these strategies as solutions for their high net worth clients

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