

# Create an estate that's equitable, and help keep conflict out.

**Treating your children equally when leaving an inheritance is likely important to you.** But if a large portion of your estate is a business or other non-liquid asset, you may feel like you're trying to divide the indivisible. While the inheritance you leave each of your kids might not be identical and equal, it can still be fair and equitable, which helps keep peace in the family.

First, decide what legacy you want to leave, and what fair looks like (because only you can). Then you'll be able to assess the options and find a solution.

Perhaps you want to continue your business or maintain a legacy asset following your death. Using life insurance can help you avoid liquidation while still providing an inheritance that's fair and equitable. Inheritance equalization can help you meet that goal.

## Here's how it works.

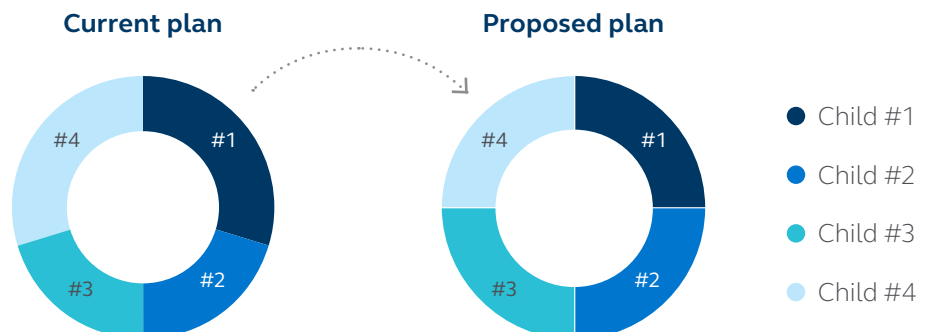
You determine the amount of your business and non-business assets, and what fair distribution looks like to your family. Then calculate how much more is needed to achieve your distribution goal. Life insurance is purchased in the amount needed to make up the difference. Upon your death, the business can go to one or more heirs, and the non-business assets and life insurance benefit goes to the others. Review the current and proposed plans below to see how adding life insurance to your estate can help you treat your heirs equitably, while keeping your business intact.

### Current plan

Type	Total	Child #1	Child #2	Child #3	Child #4
Business assets	\$8,000,000	50%	0%	0%	50%
Other assets	\$4,500,000	0%	50%	50%	0%

### Proposed plan

Type	Total	Child #1	Child #2	Child #3	Child #4
Business assets	\$8,000,000	50%	0%	0%	50%
Other assets	\$4,500,000	0%	50%	50%	0%
<b>New insurance</b>	<b>\$3,500,000</b>	<b>0%</b>	<b>50%</b>	<b>50%</b>	<b>0%</b>



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