

Must be on approved letterhead.

Current Date

Client Name

Company Name

Street Address

City, State/Province Zip Code

Dear Client:

Are you one of the many taxpayers who thought that “death taxes” were repealed? If so, you may be disappointed. Under current law, federal estate taxes are repealed – but for only one year (2010) and then they are reinstated. Even during that one year of repeal, a new modified carryover basis tax amounts to a “death tax” on the appreciated assets of anyone who dies that year. As the attached chart illustrates, (producer should include IFS–A065185 When is Repeal Not Repeal) Congress has made numerous changes to estate and gift tax laws over the years and is likely to continue to do so.

The point is that you shouldn’t think that Congress has eliminated your need to plan and provide for your family. More than ever, proper planning with your attorney and advisors is critical to ensure that your estate is settled according to your wishes and without a loss of a significant portion of those assets to estate taxes, probate, and other settlement costs. Only with proper planning will your estate pass to the heirs you select at the time and in the manner you desire.

While I do not offer legal, tax or accounting advice, I will work with your tax and legal advisors to help implement an estate plan with insurance and financial products that meet your needs. I will contact you in the next few days to arrange a meeting to discuss how some of the various products I offer can help you effectively implement your plan for your future financial security.

Sincerely,

Financial Professional’s Name