



Top 5 Planning Ideas for 2026

Five timely strategies designed to open doors, spark meaningful conversations with clients, and help them protect what matters most.

Your Crump Advanced Sales team has identified five key ideas that are designed to create opportunities in 2026. You have the opportunity to help clients achieve their goals and protect what matters most to them. Ready to make an impact today? Start here.



#1 The Power of Lifetime Gifting

Do you have clients who have been waiting for greater tax law certainty before moving forward with legacy planning?

The lifetime exemption was recently increased to \$15 million (indexed for inflation) and made permanent. The next step is for clients to take advantage of the favorable tax laws that Congress has passed.

Making lifetime gifts is a critical element of estate planning, as the gifts not only reduce the taxable estate, but allow future growth to occur outside of the estate. The lifetime exemption can be used to make cash gifts to a life insurance trust, keeping life insurance proceeds outside of the estate. It can also be used to make gifts of income-producing assets to a life insurance trust, where the income can be used to pay the premiums on a trust-owned policy. Beyond these strategies, there are many more opportunities to tailor lifetime gifting to a particular client's circumstances and needs.



2 Life Insurance as an Asset Class

Do you have clients who still view life insurance as an expense rather than a valuable asset?

Permanent life insurance is more than just protection — it is an asset class that offers unique benefits that can strengthen your clients' portfolios. Unlike many other financial instruments, it may provide returns that are not impacted by market fluctuations.

Permanent life insurance offers an income tax-free death benefit that boosts tax-adjusted returns. It builds cash value that may be accessed to supplement cash flow and/or retirement needs when markets are in a downturn. It diversifies and strengthens portfolios that would otherwise contain primarily equities and bonds, adding balance and stability. In fact, recent EY surveys¹ confirm this advantage: portfolios that incorporate permanent life insurance consistently achieve stronger retirement outcomes and greater stability compared with those who don't.



3 Business Owner Opportunities

Do you have business owner clients who are so focused on growth that they've overlooked their own succession and legacy needs?

The world moves quickly, and these clients may not be aware of the multitude of planning opportunities that exist today. The new, larger, unified exemption amount can be combined with a dynasty trust strategy to protect the business and keep it in the family for generations to come. A plethora of other estate planning techniques, when combined with life insurance, can help business owners manage their estate tax liability and fund the liquidity they will need. Innovations in life insurance product design have introduced long-term care coverage and an increased emphasis on cash value growth, which provide opportunities for business owners to supplement their retirement savings in tax-efficient vehicles. And with the Supreme Court's decision in the *Connolly* case, all buy-sell agreements should be reviewed to ensure that they are designed in the most tax-efficient manner.

¹ https://www.ey.com/en_us/insights/insurance/retirement-insurance-plans-and-products-with-maximum-benefits



4 Executive Bonus Plans

Do you have business owner clients looking for a simple yet powerful way to retain top talent?

Executive bonus plans, also known as “162 bonus plans” have been a staple of the life insurance industry for many years. And with good reason — few ideas exist that provide such a powerful golden handcuff with minimal complexity or administration.

In a typical executive bonus plan, an employer identifies a top performing executive that they would like to retain. The employer then funds the premiums on a cash value life insurance policy owned by the executive. Generally, the premiums are characterized as compensation and are deductible to the employer, and taxable income to the executive.

There are many variations of the typical design. An employer might make an additional cash bonus to the executive to cover the executive’s tax liability (a “double bonus” plan). New products that incorporate long-term care benefits can be used to provide additional benefits to the executive. An executive bonus plan may also be appropriate for C corporation shareholders, particularly when combined with a linked benefit product with long-term care.



5 Life Insurance Policy Review

Have your clients’ personal or financial circumstances changed since their life insurance policies were first put in place?

A fundamental part of financial planning is life insurance policy review. Reviews add significant value for financial professionals working with new clients and strengthen the bonds with existing clients.

Frequent reviews are essential because clients’ financial, business, and personal circumstances continually evolve. Changes to tax laws may also impact clients’ insurance needs. For example, the recent increase in the unified estate and gift tax exemption means many clients have policies in-force designed for a tax they may never face. Can you help them modify their plans to meet their needs today?

Make it an annual practice to review your clients’ existing life insurance policies by utilizing Crump’s resources and supporting materials. You can now deliver even more insights, as Crump’s policy review presentation now includes support for reviewing variable life insurance policies. Couple the annual review with a periodic beneficiary review to ensure that the policy proceeds are going to the right place.



Crump's
Advanced Sales
support is here
to help you open
doors in 2026.

Tax laws, markets, and client priorities are always evolving. There's no better time to talk to your clients about how life insurance can help them achieve their planning goals. **These five ideas are designed to help you uncover what matters to your clients now.**

Whether you need additional information about one of the timely strategies on this list, or guidance on another complex planning concept, your Crump Advanced Sales team can help.

For further information about any of these ideas,
please contact your Crump representative.



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By utilizing the wholesale services provided by Crump in making a recommendation to a New York consumer, you agree to comply with all the requirements of New York Regulation 187 applicable to financial professionals and agree to hold Crump harmless for any potential liability for failure to comply with applicable law.

Trusts should be drafted by an attorney familiar with such matters in order to take into account income and estate tax laws. Failure to do so could result in adverse treatment of trust proceeds.

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