



Shining Light on Complex Topics



Crump's Advanced Sales team customizes creative solutions based on your clients' individual needs and provides you with the back-office support necessary to get you from concept to close.

We closely monitor tax and regulatory changes to help keep you up-to-date. We have eight staff members to assist you, including attorneys, multiple ChFC®s and CLU®s, with over 200 years of collective industry experience. We have specialized resources to provide solutions for:



Personal Planning

Insurance protection can help your clients meet their retirement, wealth transfer, and legacy goals.

- Asset/annuity max
- Funding Irrevocable Life Insurance Trusts (ILITs) with life insurance
- Generation skipping and dynasty trusts
- Life Insurance Policy Review—a [Crump exclusive](#)
- Lifetime giving
- Long term care (LTC) riders on trust-owned policies
- Planning for international clients, including insuring foreign nationals
- Planning with family partnerships
- Premium financing



Business Planning

Changes in the marketplace, tax law, interest rates, and asset valuations make implementing plans that protect businesses more important than ever.

- Business review
- Business succession (entity, cross purchase, trustee, or insurance LLC)
- Business valuations (provided by external organizations)
- Corporate split dollar
- Executive bonus arrangements, with or without LTC coverage
- Insurance in qualified retirement plans
- Key person insurance
- Non-qualified deferred compensation



Personal Planning

Insurance protection can help your clients meet their retirement, wealth transfer, and legacy goals.

- Private split dollar
- Sales to Intentionally Defective Grantor Trusts (IDGTs)
- Special needs and discretionary trusts
- Spousal Lifetime Access Trusts (SLATs)
- Use of Grantor Retained Annuity Trusts (GRATs)



Charitable Planning

Clients can benefit causes that are meaningful to them with plans incorporating life insurance.

- Charitable giving with life insurance
- Charitable lead trusts (inter vivos and testamentary)
- Charitable remainder trusts

Knowledge, experience, and resources are what you need to succeed in today's increasingly complex industry and they are what you get from the Crump Advanced Sales team.

