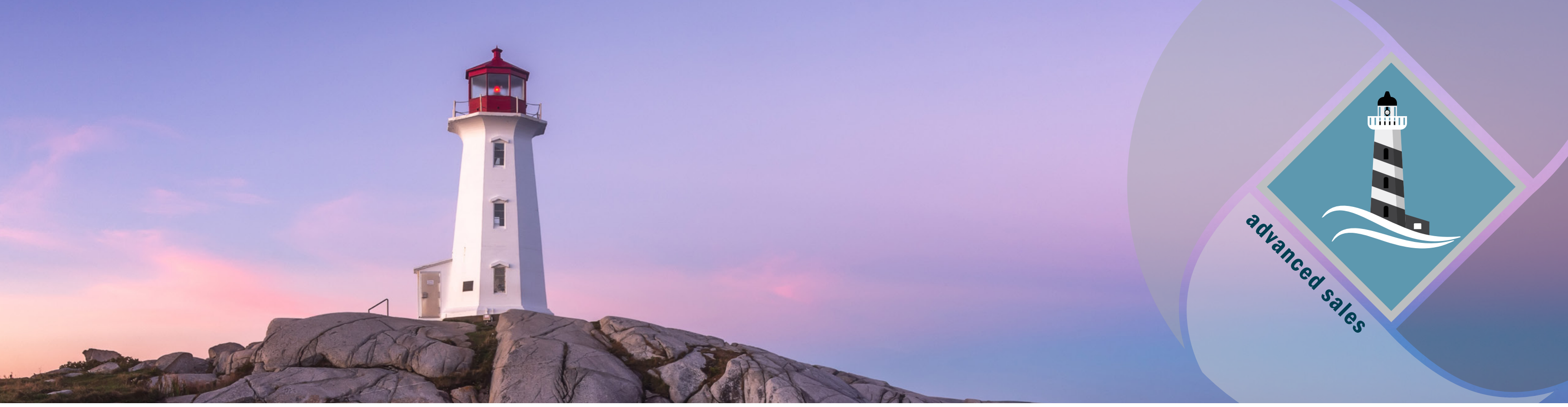

Shining Light on Complex Topics

Customizing creative solutions based on your clients' individual needs and providing you with the back-office support necessary to get you from concept to close

Crump's Advanced Sales team closely monitors tax and regulatory changes to help keep you up-to-date, and we have given particular attention to updating planning and sales strategies in light of recent tax reforms. We have eight staff members to assist you, including attorneys, multiple CFP®s, ChFC®s, and CLU®s, with over 180 years of collective industry experience. In addition, for appropriate cases, we have access to some of the top attorneys and law firms in the country. We have specialized resources to provide solutions for:

Wealth Transfer Planning

- Asset/annuity max
- Asset freeze techniques
- Trust funding with life insurance
- Generation skipping and dynasty trusts
- Lifetime giving
- Long term care (LTC) riders on trust-owned policies
- PEP (Policy Evaluation Program) – *a Crump exclusive*
- Planning for international clients, including insuring foreign nationals
- Planning with family partnerships
- Premium financing
- Private split dollar
- Special needs and discretionary trusts
- Spousal lifetime access trusts (SLATs)
- Use of grantor retained annuity trusts (GRATs) and sales to grantor trusts

Business Planning

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

Charitable Planning

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

Professional designations indicate specialized training. Regardless of designation, members of the Crump Advanced Sales team do not provide legal or accounting advice or non-insurance financial services.

Crump