

WHY ANNUAL REVIEWS MATTER

INDIVIDUAL PLANNING

An annual review with your clients is a key opportunity to uncover and refine wealth transfer strategies by ensuring their plan reflects their current goals, family dynamics, and the evolving tax and regulatory landscape.

Gift Giving Strategies

Regular reviews help ensure gifting is intentional, tax-efficient, and aligned with long-term goals.

- **Maximizing annual exclusion gifts:** You as the financial professional can confirm you're taking full advantage of annual gift exclusions and structuring gifts appropriately (cash, securities, or premium funding).
 - **Strategic use of lifetime exemptions:** Reviews help determine when it makes sense to use a portion of their lifetime gift and estate tax exemption before potential legislative changes.
 - **Funding insurance or trusts through gifts:** Annual gifting can be coordinated to fund life insurance premiums or trust contributions in a structured, compliant manner.
 - **Adjusting for changing family needs:** As beneficiaries age or circumstances change, gifting strategies can be refined to better support education, business ventures, or long-term care planning.
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Trust Planning

Trusts are not “set it and forget it” tools—annual reviews help ensure they continue to function as intended.

- **Confirming trust relevance and structure:** Existing trusts can be reviewed to ensure they still meet your objectives under current tax and legal frameworks.
- **Reviewing funding and asset placement:** Annual reviews identify whether trusts are properly funded and holding the most appropriate assets.
- **Coordinating trustees and distribution terms:** Changes in family dynamics or beneficiary maturity may warrant updates to trustee selections or distribution provisions.
- **Ensuring compliance and efficiency:** Regular check-ins help identify administrative or tax inefficiencies that could be addressed proactively.

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Layering Policies Across Generations

Multi-generational insurance strategies benefit significantly from ongoing review.

- **Evaluating ownership and beneficiary structure:** Reviews help determine whether policies should be personally owned, trust-owned, or structured for future transfer.
- **Layering coverage over time:** Rather than a single large policy, annual planning allows for incremental coverage that aligns with gifting limits, changing estate size, and evolving legacy goals.
- **Equalizing inheritances:** Life insurance can be layered to balance distributions among heirs, particularly when illiquid assets like businesses or real estate are involved.
- **Creating a generational wealth “ladder”:** Reviews help identify opportunities to introduce policies on children or grandchildren, leveraging insurability and time to build long-term value.

Why Annual Reviews Matter

Gifting, trust planning, and generational policy strategies work best when they evolve over time. Annual reviews allow you to:

- Respond proactively to tax and regulatory changes
- Adjust strategies as family and financial circumstances change
- Ensure wealth transfer remains efficient, compliant, and intentional

Ultimately, these reviews help transform wealth transfer planning into a dynamic, multi-generational strategy — supporting not just the transfer of assets, but the preservation of family values and legacy over time.

Do you need help with a policy review or know where to begin? Contact your AIMCOR office; they will be happy to assist you.

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