



**Executive Trifecta[®] Enhancement
Provides New Executive Benefit Markets
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Note: If you are new to Executive Trifecta consider first reading the article in the Concept Library titled [Executive Trifecta -- A Leap Forward in Key Executive Coverage](#) for a basic grounding in the logic of the concept.

Big news -- InsMark's innovative Executive Trifecta is not only for owners and executive employees of C Corporations, it now can be illustrated for owners and executive employees of S Corporations, Limited Liability Companies, and Partnerships. This is a huge breakthrough in executive benefit planning, and the strategy involves using a key executive policy to provide, during pre-retirement years, part key executive coverage and part death-benefit-only survivor income and, for post-retirement years, a contractual rollout of the policy to the insured participant.

Note: The rollout taxation is even more favorable to principals of S Corporations, Limited Liability Companies, and Partnerships than C Corporations and, in addition, the arrangement avoids conflict with the Final Split Dollar Regulations, Sarbanes-Oxley, and Section 409A.

The Spring issue of AALU Quarterly (published by the Association for Advanced Life Underwriting -- www.AALU.org) printed an article on Executive Trifecta authored by me. [Click here](#) to view a reprint of that article.

Summaries of Executive Trifecta illustrations are included in the AALU article. You can click below to review detailed illustrations for any one of them from our website.

- [Executive Trifecta \(C Corp. -- shareholder or non-shareholder executive\)](#)
- [Executive Trifecta \(S Corp. -- shareholder\)](#)
- [Executive Trifecta \(S Corp. -- non-shareholder executive\)](#)
- [Executive Trifecta \(Limited Liability Company -- member\)](#)
- [Executive Trifecta \(Limited Liability Company -- non-member executive\)](#)
- [Executive Trifecta \(Partnership -- partner\)](#)
- [Executive Trifecta \(Partnership -- non-partner executive\)](#)

[Click here](#) for a file named "Tax Notes" for a detailed analysis of all the tax issues that apply to this dynamic new concept. Be sure to review the section in Tax Notes on "Suitability for Type of Business" (Page 7) as some commentators mistakenly believe that benefit plans like Executive Trifecta are unsuitable for principals of pass-through entities like S Corporations, Limited Liability Companies, and Partnerships.

If you present the Executive Trifecta concept to any business organization with highly-valued key executives, the triple play of benefits in the concept will wow them. (Can you think of any serious business organization that does not have highly-valued key executives?)

Illustration Resources

If you are licensed for Version 15.0 of the InsMark Illustration System, you can download a Workbook containing the menu prompts we used to create the seven illustrations listed on Page 1. Click on <http://www.insmark.com/WorkbookDownload/ConceptLibrary.html> and look for the file named "ExecutiveTrifecta(CL2).!II". Double click on it to import it into your InsMark Illustration System. Be certain you have installed Version 15.0 of the InsMark Illustration System before accessing this Workbook.

In the InsMark Illustration System (Version 15.0), you can find the Executive Trifecta illustration module under the Executive Benefits tab. All the illustrations referenced on Page 1 are also in Sample Illustrations available under Help on the main toolbar. An Executive Trifecta Data Input form is available under Tools on the main menu bar.

A full range of Executive Trifecta specimen documents for C Corporations, S Corporations, Limited Liability Companies and Partnerships (for both owner executives and non-owner executives) are in Version 18.0 of InsMark's Documents On A Disk[®] ("DOD") System and Documents On The Net (released in June 2008).

If you are not licensed for the latest versions of the InsMark Illustration System and DOD and would like more information, please contact your InsMark Account Executive at 1-888-InsMark (467-6275). Institutional inquiries should be made to David A. Grant, Sr. V.P. - Sales at 1-925-543-0513 or dag@insmark.com.

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