



Estate Equalization

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Many wealthy Latin American families face an array of issues when transferring wealth to the next generation. Their wealth planning and structuring needs are unique to their lifestyle, culture and the particular country of origin. Our goal as a trusted advisor should be to assist the client in being able to transfer their wealth in a manner that is compliant, tax efficient and aligned with their personal objectives. An important and often overlooked planning opportunity is Estate Equalization.



In its simplest form, Estate Equalization provides the Client the ability to distribute their wealth to specific heirs in the manner he/she wishes, overcoming forced heirship challenges and providing for other relevant heirs.

Since this type of planning is highly specialized, many wealthy individuals are not aware of its applications and don't know what the potential issues are or how to raise the subject with their advisor. There are many key opportunities to discuss Estate Equalization planning with your Clients which include major

changes in their business or family life, such as transferring shares to the next generation, active and non-active family members in the business and second marriages.

Specific Applications may include:

- "Blended Families" - Heirs from Multiple Marriages
- Country Specific Forced Heirship Regulation
- Financially dependent Non Family Members
- Transfer of Business Shares or Valuable Assets

Given the unique characteristics and tax favored treatment of life insurance in most Latin American countries, it is a valuable tool in structuring Estate Equalization Planning.

Please feel free to contact us to discuss how Estate Equalization Planning can complement your current offering and how it can be relevant to your existing Client base.



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