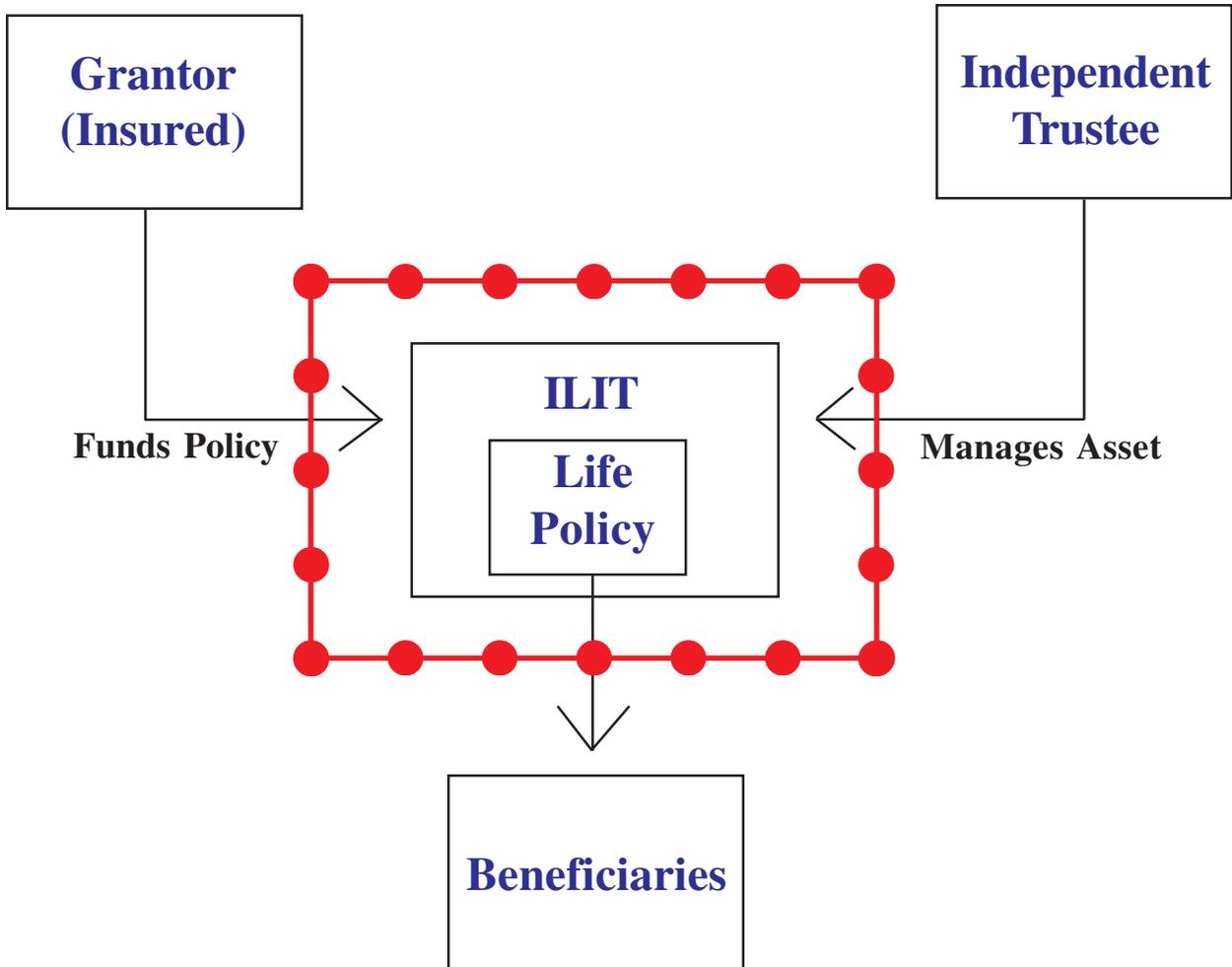


# IRREVOCABLE LIFE INSURANCE TRUST



## ADVANTAGES:

- 1) Asset protection
- 2) Tax free income through loans
- 3) Estate tax free

## DISADVANTAGES:

- 1) Client must be willing to have indirect control rather than direct control

●—●—●—●—● = Asset Protection Device