



## Create an Estate That's Equitable, and Keep Conflict Out

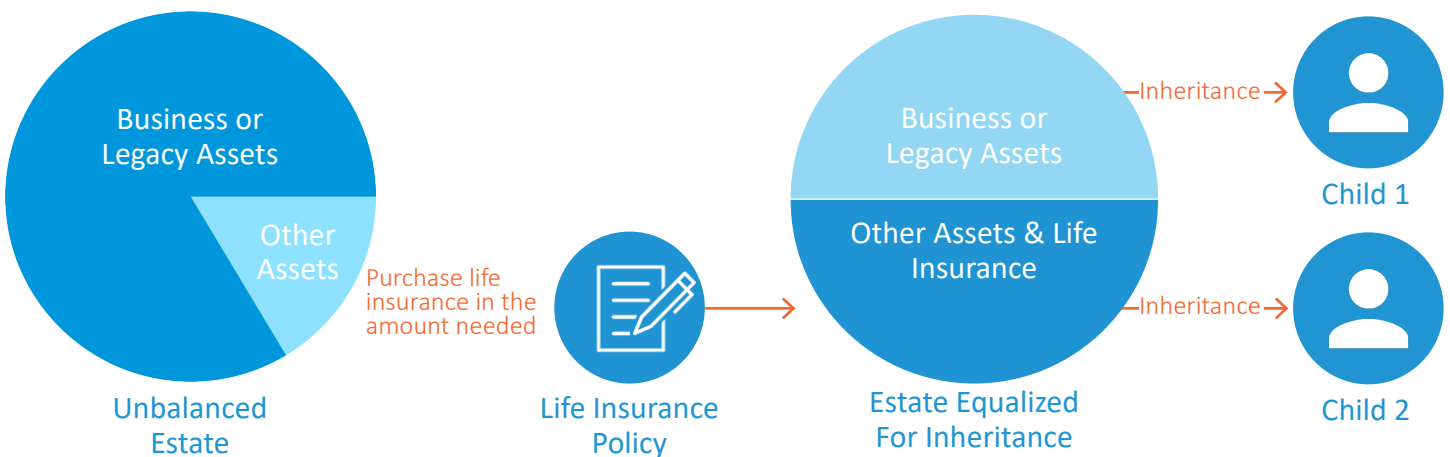
Treating children equally when leaving an inheritance can be an important concern for your clients, but if a large portion of their estate is a business or other non-liquid asset, they may feel like they are trying to divide the indivisible. While the inheritance they leave each of their kids might not be identical and equal, it can still be fair and equitable, which can help keep peace in the family.

First, they need to decide what legacy they want to leave and what fair looks like (because only they can) and then, they can assess the options and find a solution.

Perhaps they want to continue their business or maintain a legacy asset following their death. Using life insurance can help them avoid liquidation while still providing an inheritance that's fair and equitable. Estate equalization techniques using life insurance can help meet these goals.

### Here's how it works

Once they determine the assets in their current estate, and what fair looks like, they can purchase life insurance which can expand and diversify their estate while creating liquidity and helping achieve their ideal estate distribution goals.



Contact your dedicated DBS team member to learn more about life insurance strategies for estate equalization and more.

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