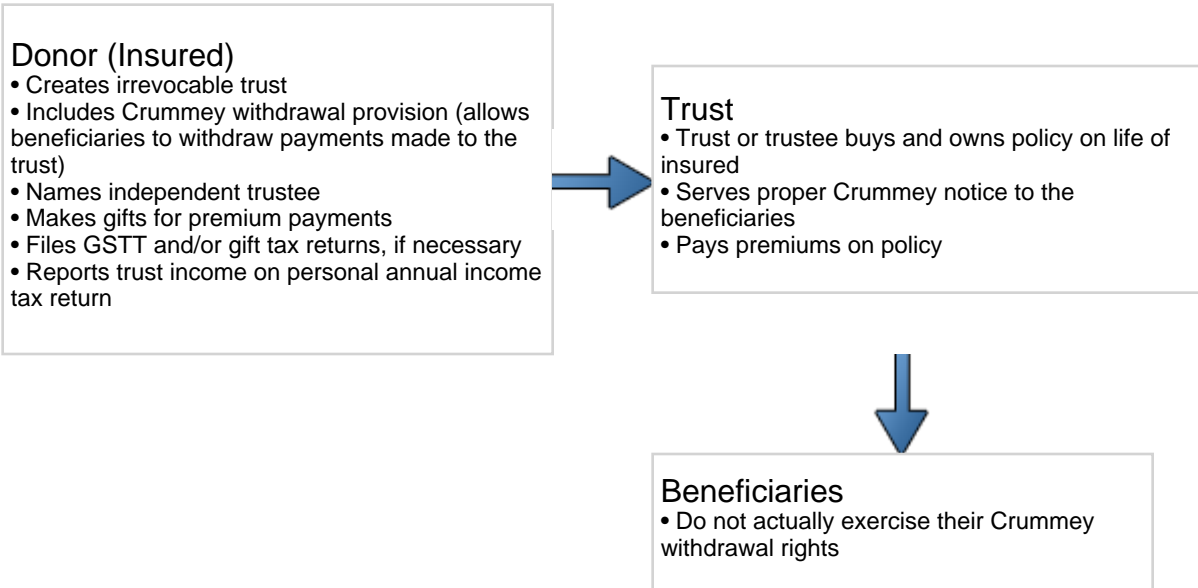


## How an Irrevocable Life Insurance Trust (ILIT) Works

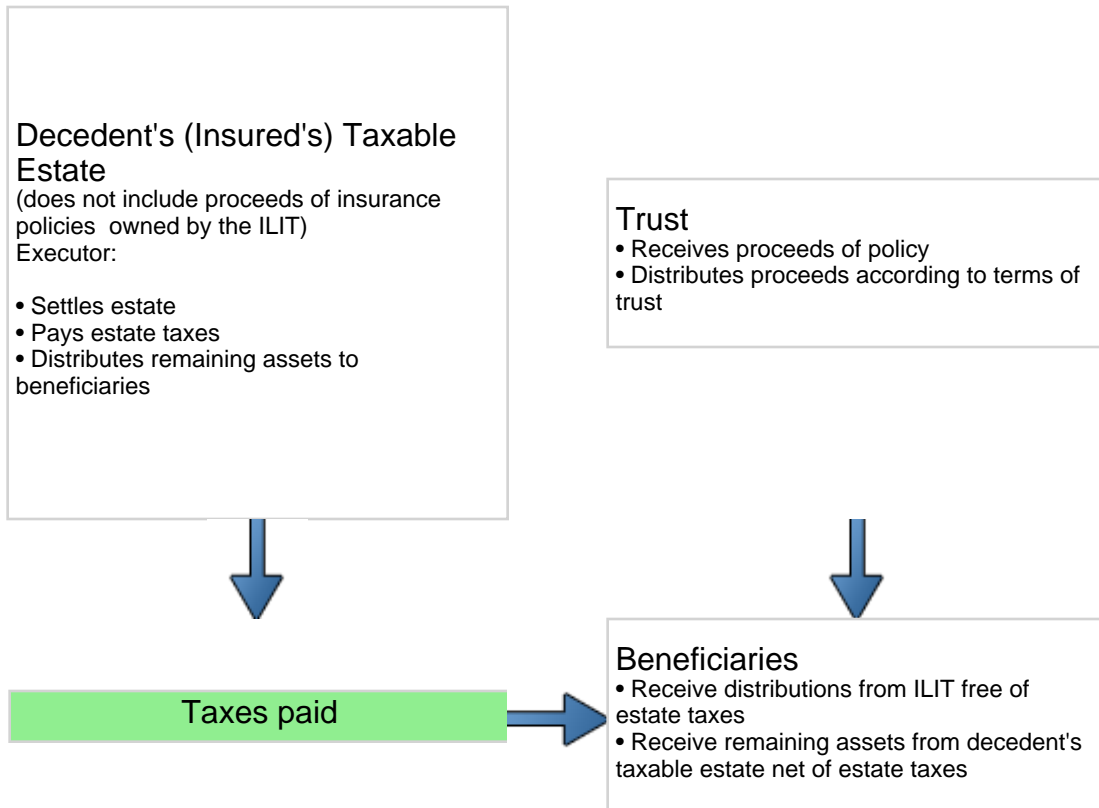
## How an Irrevocable Life Insurance Trust (ILIT) Works

An ILIT is a trust that is funded by a life insurance policy or life insurance proceeds. If properly structured, an ILIT can help minimize gift and estate taxes.

### During life



### At death



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