

IMPACT OF ELECTION WEBINAR

[A Prudential Life Insurance Presentation]

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ELECTION: *EFFECTS OF TAX PROPOSALS*



LOWER
INCOME
TAX



REPEAL OF
ESTATE &
GIFT TAX?

HIGHER TAX LATER

TRUMP/REPUBLICAN BLUEPRINT TAX CUTS PROPOSALS

Income Tax



5 brackets to 3

Eliminate HOH & AMT

Eliminate 3.8% tax

Reduce capital gain rates

No itemized deductions except mortgage interest

Consolidates SD/ Personal Exemptions

Small Business Tax Cuts



Pass-Thru's - capped at 25% vs. top 33% rate

Large Corps: 35% to 20%

Estate/Gift/GSTT Taxes

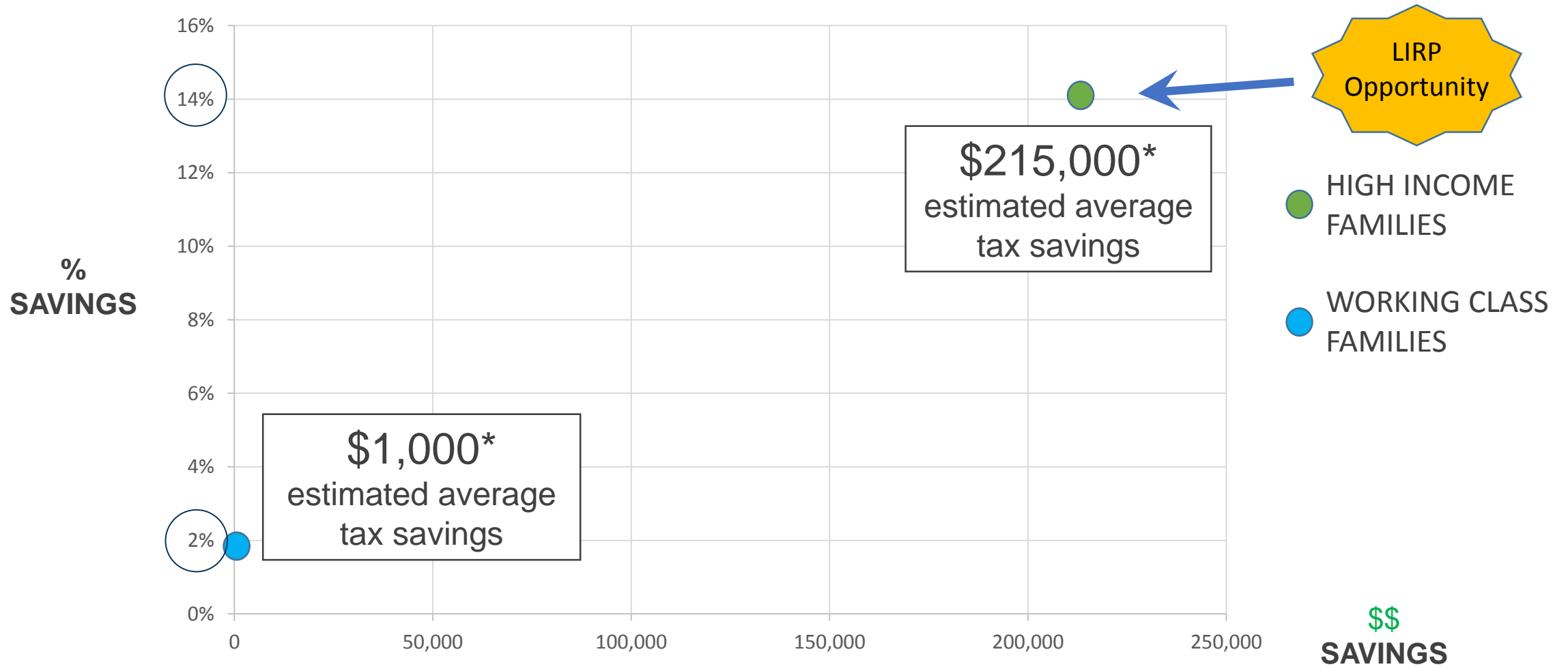


Repealed

No Step-Up at Death

20% tax on appreciated assets at death

ELECTION: LOWER INCOME TAXES – SAVINGS?



SOCIAL SECURITY CUTS ARE INEVITABLE*



Life Expectancy

- Age 72
- Steeper reduction in benefits compared to today, if taken at age 62 for those retiring in 2025-2030



17% - 43% Cuts in Benefits



Bridge Opportunity



No COLA on Benefits

* As per 2016 Rep. Sam Johnson (R) Texas, Chairman of Ways and Means Committee Social Security Sub Committee Proposal

ELECTION: *REPEAL OF ESTATE & GIFT TAXES*

FOCUS ON NON-TAX ISSUES

Estate Equalization

Special Needs

Blended Families

Creditor Protection

Business Succession

FOCUS ON FLEXIBILITY

Spousal Income


Life Insurance in Retirement Planning

Building Assets

Diversifying taxation

Repositioning inefficient assets

Social Security Delay



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