



## Wealthy and Wise® Importing Trust-Owned Cash Values to Reflect Family Net Worth

Assuming you are using Wealthy and Wise to present a wealth planning solution involving trust-owned cash value life insurance, the cash value of the policy is certainly part of Family Net Worth that, of course, disappears at death to be replaced by the tax free policy death benefit.

If the life insurance is part of a premium financing arrangement, a pdf of the Summary illustration from our Premium Financing System has the data you need. Starting in the year the bank loan is fully paid off, hold down your Ctrl / Alt keys and use your cursor to copy the data in the cash value column (do not use the accumulation value should that also be present). You will have to follow this procedure more than once if there are multiple Summary pages. (If the life insurance data in the trust is a non-financed plan, use the cash value in the first year it occurs.)

Next, go to your Wealthy and Wise data entry as follows: ↓

Customize

↓

↓

↓

Include Trust's Policy Schedule...

Next, paste the cash values you have copied into the cash value column starting in the year the bank loan is fully paid off (year 11 for the Hamiltons). Make sure the insert cell is fully highlighted in blue.

Column heading: Trust's Policy

Year ↓	Ages	Trust's Policy Premiums	Trust's Policy Loans	Trust's Policy Withdrawals	Trust's Policy Accum Value	Trust's Policy Cash Value ↓	Trust's Policy Death Benefit
11	65/57	0	0	0	0	1,927,865	0
12	66/58	0	0	0	0	2,030,610	0
13	67/59	0	0	0	0	2,451,427	0
14	68/60	0	0	0	0	2,915,832	0
15	69/61	0	0	0	0	3,427,505	0
16	70/62	0	0	0	0	3,990,192	0
17	71/63	0	0	0	0	4,607,630	0

OK  
Cancel  
Help  
Clear Data  
Import...

Click OK, and you're done.