

# THE TRUST + CASH VALUE STARTER PLAYBOOK.

This is the basic framework I wanted you to have. Save it, print it, or work through it now.

[NO EMAIL](#) - [NO CHECKOUT](#) - [START HERE](#)

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## PART 1

### Set up the family trust.

A signed document is the beginning. The goal is to make the plan usable when your family needs it.

1

#### **Name the people.**

Choose who manages the trust now, who steps in later, and who should receive the property.

2

#### **List what you own.**

Start with the home, bank accounts, business interests, insurance, and retirement accounts.

3

#### **Build the documents.**

Have the trust and supporting estate documents prepared for your family and your state.

4

#### **Connect the assets.**

Review deeds, account titles, and beneficiary choices. Different assets may need different treatment.

5

#### **Keep it usable.**

Tell the right person where the documents are and review the plan after major life changes.

#### **ABOUT THE EIN**

A separate EIN is not automatically required for every revocable living trust during the grantor's lifetime. Ask your tax or legal professional which tax ID applies before submitting an IRS application.

## PART 2

# Build useful cash value.

The policy still needs to provide life insurance. The design also affects how quickly value builds and how it may be used.

### 1 Start with protection and budget.

Choose a payment you can support for the long term and the coverage your family needs.

### 2 Ask to see the design.

Have the agent explain how the policy balances death benefit, cost, and early cash value.

### 3 Read both sets of numbers.

Compare the guaranteed values with the projected values. Know which numbers can change.

### 4 Understand the loan.

The insurer lends against the policy's cash value. Interest is charged, and an unpaid loan can reduce benefits or put the policy at risk.

### 5 Give the money a job.

Decide what you would borrow for, how you would track the loan, and when you would review the policy.

#### HOW THE "VELOCITY" IDEA WORKS

With some policies, the value backing the loan may continue receiving interest or dividends under the contract while loan interest builds separately. Both sides must be reviewed together.

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## BEFORE YOU LEAVE THIS PAGE

# Write down these six answers.

You do not need perfect answers. A name, a number, or a question mark is enough to begin.

1. Who should step in if I cannot manage the plan?
2. Where are the trust and estate documents kept?
3. What are the three largest assets in the family?
4. Are those assets titled or assigned the way the plan expects?
5. What purchase or opportunity would I want policy cash value for?

## 6. What policy payment could I comfortably maintain?

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### **YOU NOW HAVE THE STARTING POINT.**

The full playbooks add printable checklists, account maps, policy questions, and step-by-step worksheets.

**Ready to put this into action? Book a complimentary strategy call with Mark:**

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