

# Foreign National

## ESTATE PLANNING COMPARISON



LOCATION	UNITED STATES	MIAMI BEACH FLORIDA	OCEAN CITY NEW JERSEY	MANHATTAN NEW YORK	LAGUNA BEACH CALIFORNIA
AVERAGE HOUSING PRICE	\$416,100	\$514,500	\$840,000	\$1,200,000	\$3,000,000
ESTIMATED ESTATE TAX 40% BRACKET \$60,000 EXEMPTION	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
SUBJECT TO ESTATE TAXES	\$356,100	\$454,500	\$780,000	\$1,140,000	\$2,940,000
40% ESTATE TAX	\$142,440	\$181,800	\$312,000	\$456,000	\$1,176,000
MALE AGE 50 PREFERRED UNIVERSAL LIFE GUARANTEED FOR LIFE	\$1,566	\$2,000	\$3,299	\$4,821	\$11,121
MALE AGE 60 PREFERRED UNIVERSAL LIFE GUARANTEED FOR LIFE	\$2,641	\$3,371	\$5,223	\$7,631	\$19,009
MALE AGE 70 FEMALE AGE 70 PREFERRED SURVIVORSHIP UNIVERSAL LIFE GUARANTEED FOR LIFE	\$3,108	\$3,966	\$6,806	\$9,884	\$25,274