

# The High Cost of Dying

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## What Are the "Unwanted Heirs"?

There may be a mistaken impression that, at death, your assets will automatically be distributed to your loved ones. Instead, several "unwanted heirs" may step forward **FIRST** for their share of your estate and siphon off a **significant portion** of your estate's total value.

These "unwanted heirs" can include:

- Federal Estate Tax
- State Inheritance Tax
- Estate Administrative Costs (funeral expenses, probate costs, professional fees, final expenses and debts)

## What might this mean to you?

### THE HIGH COST OF DYING

Gross Estate	Administrative Costs at 5% <sup>(1)</sup>	Taxable Estate	2026 Federal Estate Tax <sup>(2)</sup>
\$ 1,000,000	\$ 50,000	\$ 950,000	\$ 0
5,000,000	250,000	4,750,000	0
7,500,000	375,000	7,125,000	0
10,000,000	500,000	9,500,000	0
15,000,000	750,000	14,250,000	0
20,000,000	1,000,000	19,000,000	1,600,000
25,000,000	1,250,000	23,750,000	3,500,000
30,000,000	1,500,000	28,500,000	5,400,000

(1) Actual costs may be higher or lower.

(2) Based on the 2026 maximum 40% estate tax rate and \$15,000,000 exemption equivalent.