

# The High Cost of Dying

Presented by: «Name» «License»  
«Company»

Prepared for: «Prospect»

## 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.