Accounts should be considered when the client's objectives are: 1) deferral of income taxes on investment allocations to asset classes that would otherwise be highly tax-inefficient, and/or 2) optimization of the value that will ultimately be bequeathed to a private foundation or public charity.

Optimizing Planned Gifts to a Private Foundation or Public Charity: This one-page presentation highlights the attributes and economics of utilizing a PPVA Investment Account for assets earmarked for charitable bequests. The private foundation or public charities will receive more than double the asset value in 20 years and nearly triple the asset value in 30 years simply by locating the investment portfolio within a tax-deferred environment versus continuing to expose the investment portfolio to current period income taxes. The PPVA Investment Account is unique in that it allows the owner to:
-- maintain control of the investment portfolio throughout his/her lifetime
-- defer investment portfolio gains from current period taxation
-- allocate investment portfolio values to any of the registered and non-registered investment funds made available by the insurance company
-- avoid required distributions until the owner's age 95 or 100 (at which time the distributions can be taken over a 30 year period of time)
-- eliminate the taxes on investment gains altogether if a private foundation or public charity is named as the beneficiary. This beneficiary designation is completely revocable and can be adjusted at any time.

Brian

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