

PART I

**THE TRANSFER TAX CONSEQUENCES OF THE USE OF LIFE
INSURANCE IN IRREVOCABLE INSURANCE TRUSTS**

PART II

**UNDERSTANDING UL AND VUL POLICIES, IN ORDER TO
UNDERSTAND PPLI/VUL POLICIES***

**FLORIDA FELLOWS INSTITUTE
OF THE AMERICAN COLLEGE OF TRUST AND ESTATE COUNSEL
FORT LAUDERDALE, FLORIDA
OCTOBER 23, 2015
10:30 AM – 12:00 PM**

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