



INTRA-FAMILY LOANS: EFFICIENT, SIMPLE AND POWERFUL ESTATE PLANNING TOOLS

November 2017

In this presentation, David W. Thal, a trusts and estates attorney in Cummings & Lockwood's Stamford, Connecticut office, discusses why families should be using intra family loans to minimize the impact of estate taxes, given the fact that interest rates are still near historic lows. He also describes the rules regarding intra family loans and how such loans should be documented and reported for income and estate tax purposes. (14:14)

Presentation Outline

1. Introduction
2. Loan Alternatives and Variations
3. Rates Remain at Historic Lows
4. Common Uses of Family Loans
5. Loans Between Family Members - Gift Presumption
6. IRS Loan Requirements
7. Overcoming IRS Gift Presumption
8. Below-Market Loans: Definition and Reporting Requirements
9. Term Loans - The Simple Approach
10. Loans to Grantor Trusts
11. Top 5 Loan Best Practices

