

# Benefits and Drawbacks of Split-Dollar Life Insurance

**Affordability for Employees**

**Employer Retention and Reward Strategy**

**Flexibility in Designing Arrangements**

**Potential for Cash Value Growth**

**Pros**

**Cons**

**Complexity of Agreements**

**Tax Considerations and Compliance**

**Limited Availability and Eligibility**

**Potential for Conflicts of Interest**

# Splitdollar Life Insurance The Insurance Counselor

**Ensheng Dong**



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