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Planning for the Non-Citizen Spouse: Tips and Traps

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I. Basic Rules

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I. Basic Rules

Application of U.S. Estate and Gift Tax – U.S. Persons

- U.S. citizens and domiciliaries ("U.S. Persons") are subject to U.S. Federal estate and gift tax on transfers of worldwide assets, with a few exceptions, including:
  - Lifetime Exemption: $5.45 million in 2016 (indexed for inflation)
  - Annual Exclusion: $14,000 per donee in 2016 (indexed for inflation)
  - Medical/Educational: Certain medical and educational expenses paid directly
- Estate and gift tax imposed at a Federal rate of 40%
- Domicile involves a subjective analysis of the place a person regards as his or her "home"; separate from "substantial presence" income tax analysis

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I. Basic Rules

Application of U.S. Estate and Gift Tax – Non-U.S. Persons

- Non-U.S. Persons subject to U.S. estate and gift tax only on property deemed situated in the United States
  - Estate Tax: Real and tangible personal property located in the United States, as well as shares in U.S. corporations, debt obligations of U.S. persons, and certain intangible property rights enforceable against U.S. persons
  - Gift Tax: Real and tangible personal property located in the United States
- Estate Tax Exemption: $60,000 (not indexed for inflation)
  - Not applicable to lifetime gifts
- Application of Treaty must be considered

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I. Basic Rules

Estate Tax Marital Deduction – General Application

- Unlimited deduction generally available for transfers to a U.S. citizen spouse
- Outright bequests generally free from estate tax
- Bequests of interests subject to a contingency generally do not qualify for estate tax marital deduction
  - Under I.R.C. §2056(b)(1), an interest in property passing to the surviving spouse that terminates or fails upon some occurrence or contingency (*e.g.*, the death of the surviving spouse) will not qualify for the marital deduction where such interest
    - (i) passes to someone other than the surviving spouse (or the estate of the surviving spouse) upon such termination or failure and
    - (ii) such other person has the right to possess or enjoy any part of such property after such termination or failure
  - Would exclude many trusts from qualifying for the marital deduction

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I. Basic Rules

Estate Tax Marital Deduction – Exceptions to Terminable Interest Rule

- Exceptions to prohibition against spouse having a terminable interest include:
  - A life estate in the surviving spouse coupled with a general power of appointment;
  - An interest passing to the surviving spouse that requires the surviving spouse to survive by more than 6 months;
  - Certain interests in proceeds under a life insurance, endowment, or annuity contract payable in installments where the spouse holds a general power of appointment; and
  - An interest in a charitable remainder trust where the surviving spouse is the only non-charitable beneficiary.
- **Most Important Exception**: Qualified terminable interest property ("QTIP") trusts

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I. Basic Rules

Estate Tax Marital Deduction – QTIP Property

- **QTIP Property**: Property (1) that passes from the decedent, (2) in which the surviving spouse has a qualifying income interest for life, and (3) to which the relevant election is timely made
  - Qualifying income interest for life is an interest where:
    - (i) the surviving spouse is entitled to all the income from the property, payable annually or at more frequent intervals, or has a usufruct interest for life in the property, and
    - (ii) no person has a power to appoint any part of the property to any person other than the surviving spouse
  - Election made on decedent's estate tax return
- QTIP property may pass to the surviving spouse in a life estate or (more commonly) in trust
- QTIP property is subject to U.S. estate tax on the death of the surviving spouse

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I. Basic Rules

Estate Tax Marital Deduction – Transfers to Non-Citizen Spouses

- I.R.C. § 2056(d) provides that the general estate tax marital deduction is not available where the recipient spouse is not a U.S. citizen
  - This is true even where the surviving spouse is a green card holder or domiciled in the United States and thus subject to gift and estate tax on worldwide assets
  - Citizenship/domicile of the decedent spouse is irrelevant, except to the extent that a treaty may be applicable
- Estate tax paid by estate of decedent spouse allowed as a credit to the estate of the surviving spouse if:
  - (i) assets were passed in a way that would have qualified for the marital deduction if the surviving spouse had been a U.S. citizen and
  - (ii) estate of the surviving spouse is subject to U.S. estate tax

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I. Basic Rules

Estate Tax Marital Deduction – Exceptions to I.R.C. §2056(d)

- **Surviving Spouse Becomes Citizen**: Exception to I.R.C. §2056(d) where the surviving spouse becomes a U.S. citizen after death of spouse but before the filing of the estate tax return
  - Surviving spouse must have been domiciled in the United States at all times between the death of the decedent spouse and the filing of the return
  - Property must have passed in a manner that would otherwise qualify for the marital deduction
- **QDOT**: Exception to I.R.C. §2056(d) for property passing to a qualified domestic trust ("QDOT") for the surviving spouse

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I. Basic Rules

Gift Tax Marital Deduction

- Gifts to U.S. citizen spouses generally benefit from a full marital deduction, subject to terminable interest rules
- Gifts made to spouses who are not U.S. citizens will not benefit from the gift tax marital deduction
  - Citizenship or domicile of donor spouse is irrelevant
  - No QDOT exception available for lifetime gifts
  - No exception for spouses who become U.S. citizens after gift
- Increased annual exclusion for gifts to non-citizen spouse
  - $148,000 in 2016 (indexed for inflation)
  - Gift must meet present interest requirements
  - Transfer also must comply with terminable interest rules
  - Medical/educational exclusion also available

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I. Basic Rules

Gift Splitting

- I.R.C. §2513 allows gifts made by one spouse to be considered as made one-half by the donor and one-half by his or her spouse
  - Both spouses must consent to gift splitting
  - Permits either spouse to make an annual gift of $28,000 per donee
- Gift splitting only permitted if both spouses are U.S. citizens or domiciliaries
  - Non-U.S. Person spouse may transfer non-U.S. situs property to any person free of U.S. gift tax
  - Non-U.S. Person spouse also may make annual exclusion gifts of U.S. situs assets or transfer assets to a U.S. Person spouse
  - But limitation of gift splitting with a non-U.S. Person spouse may present complexity in gifting if assets are held by U.S. Person spouse

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I. Basic Rules

Portability

- Portability generally permits the surviving spouse to use his or her deceased spouse’s unused lifetime exemption from estate and gift tax
- Exemption not portable to a non-U.S. Person spouse, except as permitted by treaty
- The lifetime exemption amount for non-U.S. Persons (generally $60,000) not portable
- Exemption may be passed to the surviving spouse if he or she is not a U.S. citizen but is a U.S. domiciliary
  - If assets pass to the surviving spouse in a QDOT, amount cannot be determined or used before death of the surviving spouse, or until the surviving spouse becomes a citizen

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II. Use of QDOTs

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II. Use of QDOTs

General Rules

- A decedent may transfer assets to his or her non-citizen spouse without incurring U.S. estate tax if such assets pass to a QDOT for the benefit of the surviving spouse
- QDOT permits deferral, not avoidance, of U.S. estate tax
  - As with a QTIP trust, assets remaining in the QDOT upon the death of the surviving spouse are subject to tax
  - In contrast to QTIP treatment, distributions from a QDOT to the surviving spouse in excess of income generally are subject to tax
- May be used by non-U.S. Person decedent spouse to pass U.S. situs assets to non-citizen spouse

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II. Use of QDOTs

Requirements for QDOT Treatment – General Requirements

- Trust must be an "ordinary" trust
  - "[T]rustees take title to property for the purpose of protecting or conserving it for the beneficiaries under the ordinary rules applied in chancery or probate courts"
  - May be problematic in jurisdictions that do not recognize trusts
- Trust generally must otherwise qualify for the Federal estate tax marital deduction
- At least one of the trustees must be a U.S. citizen with a tax home in the United States or a U.S. corporation (a "U.S. Trustee")
- Trust agreement must provide that no distribution of principal may be made from the trust unless the U.S. trustee has the right to withhold the estate tax payable
  - Trustee's power to withhold taxes will not cause the trust to fail to be a QDOT

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II. Use of QDOTs

Requirements for QDOT Treatment – General Requirements

Continued

- Trust must be maintained in, and the administration of the trust governed by the laws of, a U.S. state or the District of Columbia
- The decedent spouse's executor must elect to treat the trust as a QDOT
  - Election made on decedent's estate tax return; irrevocable, once made
  - No partial QDOT election is available (although a trust may be severed before an election is made)
  - Protective election can be made in certain circumstances
- QDOT may lose its qualification if the trust "utilizes any device or arrangement that has, as a principal purpose, the avoidance of liability for the [QDOT tax], or the prevention of the collection of the tax."

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II. Use of QDOTs

Requirements for QDOT Treatment – Based on Value of Assets

- Additional security requirements dependent on the value of assets held in the QDOT
- $2 million threshold
  - Value is the fair market value of assets passing to the QDOT, without reduction for indebtedness on the property
  - Value of all QDOTs held for one surviving spouse are aggregated
  - May exclude up to $600,000 attributable to real property and related furnishings used by the surviving spouse as or in connection with a personal residence
    - May be the surviving spouse's primary residence or one other residence and may not be rented to a third party at any time
    - May be located inside or outside the United States
    - If the surviving spouse ceases to use the property as a personal residence, or if sold, value of such property is no longer excludible unless proceeds of sale are reinvested in new personal residence within 12 months

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II. Use of QDOTs

Requirements for QDOT Treatment – Large QDOTs

- Large QDOTs (over $2 million) must meet one of the following Security Requirements:
  - <u>Bank Trustee Security Arrangement Alternative</u>: either (i) at least one of the U.S. Trustees must be a bank or (ii) a U.S. branch of a foreign bank serves as a co-trustee, along with a U.S. Trustee
  - <u>Bond Security Arrangement Alternative</u>: U.S. Trustee furnishes a bond in favor of the IRS in an amount equal to 65% of the fair market value of the assets in the trust
    - Must comply with the form provided by IRS
    - Must be for a term of at least 1 year and automatically renewable
    - Certain provisions allowing IRS to draw on the bond must be included in the trust agreement
  - <u>Letter of Credit Security Arrangement Alternative</u>: U.S. Trustee provides an irrevocable letter of credit in an amount equal to 65% of the fair market value of the assets in the trust
    - Must be irrevocable and provide for sight payment
    - Must comply with the form provided by IRS
    - Must be for a term of at least 1 year and automatically renewable
    - Certain provisions allowing IRS to draw on the letter of credit must be included in the trust agreement

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II. Use of QDOTs

Requirements for QDOT Treatment – Small QDOTs

- Small QDOTs (less than or equal to $2 million) must meet one of the following Security Requirements:
  - One of the security requirements for a Large QDOT
  - Trust agreement must include a provision that no more than 35% of the value of trust assets (determined annually) will consist of real property located outside the United States
- For non-U.S. real property limitation, rule permitting the exclusion of $600,000 of real property from QDOT value is not applicable to determine percentage of trust assets held in non-U.S. real property
- IRS will look through certain entities to determine real property ownership
- If value of foreign real property owned by a Small QDOT that is relying on the limitation on non-U.S. real property ever exceeds 35% of the fair market value of the trust assets, trust has until the end of the subsequent year to reduce foreign real estate holdings to meet the 35% limit, or meet one of the other available security arrangements

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II. Use of QDOTs

Requirements for QDOT Treatment – General Security Requirements

- Trust may alternate between the different applicable security requirements as long as it meets at least one at all times
- Marital deduction will be disallowed for the QDOT if the value of the QDOT assets as originally reported on the estate tax return was 50% or less of the value as finally determined for Federal estate tax purposes (subject to an exception for reasonable cause), if either:
  - (i) the bond or letter of credit security arrangements are chosen or
  - (ii) the QDOT property was originally reported on the decedent's estate tax return as having a value of $2 million or less but is finally determined for Federal estate tax purposes to be in excess of $2 million
- If undervaluation is less than the 50% threshold, but the value of QDOT assets is originally determined to be less than $2 million, but finally valued at over $2 million, U.S. Trustee has a reasonable period of time to implement a Large QDOT security arrangement
- Trusts executed before November 20, 1995 will be deemed to meet the security requirements, even if the trust agreement does not include the required language, if certain requirements are met

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II. Use of QDOTs

Taxation of QDOTs – Imposition of Tax

- A special QDOT "estate" tax is imposed upon:
  - Distributions from the QDOT to the surviving spouse of assets other than income
  - Assets held in the QDOT upon the death of the surviving spouse
  - Assets held in the QDOT upon the termination of the QDOT status
- Payments of any QDOT estate tax due on the occurrence of a triggering event and gross-up distributions to pay the income tax imposed upon the surviving spouse upon an income distribution to which the spouse was entitled are treated as taxable distributions
- The QDOT tax is not imposed on:
  - Payments for the ordinary and necessary expenses of the QDOT
  - Payments of taxes imposed on the QDOT other than the QDOT tax
  - Distribution to reimburse the surviving spouse for tax imposed upon income to which the surviving spouse is not entitled (and may or may not receive) under the terms of the QDOT (exception does not apply to distributions of capital)

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II. Use of QDOTs

Taxation of QDOTs – Hardship Distributions

- Distributions on account of hardship are excepted from general rule that distributions of principal are taxed
- Hardship Distributions are distributions made "in response to an immediate and substantial financial need relating to the spouse's health, maintenance, education, or support, or the health, maintenance, education, or support of any person that the surviving spouse is legally obligated to support"
- Not a hardship distribution if the spouse has other assets reasonably available
  - "Reasonably available" assets include cash and publicly traded stock
  - Closely held business interests, real estate, tangible personal property generally are not "reasonably available"

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II. Use of QDOTs

Taxation of QDOTs – Computation of Tax

- Tax imposed on assets relating to a triggering event is based on the additional estate tax that would have been imposed on the estate of the decedent spouse, if such amount had been included in the decedent's estate
- Computed by:
  - (1) determining the tax if the assets involved in the relevant taxable event and in all previous QDOT taxable events were added to the decedent's estate,
  - (2) reduced by the estate tax that would have been imposed on the decedent's spouse's estate plus tax relating to previous QDOT taxable events
- Tax rate is rate applicable at time of the decedent's death
- Any available credits (including the lifetime exemption of the decedent spouse) may be used to reduce QDOT tax due
- Because assets are treated as passing from the decedent spouse, the surviving spouse's lifetime exemption may not be used
- Surviving spouse's basis on lifetime distributions is increased for taxes paid, but not increased to fair market value

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II. Use of QDOTs

Taxation of QDOTs – Includible in Surviving Spouse's Estate

- Assets of the QDOT generally also taxable in the estate of the surviving spouse
- Surviving spouse's estate receives a credit for the tax paid by the decedent spouse's estate, so that double tax is avoided
- Transferor for purposes of generation-skipping transfer ("GST") tax exemption:
  - Where the QDOT is also includible in the estate of the surviving spouse (subject to a credit for the QDOT taxes paid), the surviving spouse should be treated as the transferor, as long as the trust is not subject to a "reverse" QTIP election
  - Where the surviving spouse transferred or assigned the assets to the QDOT (discussed below), he or she is the transferor for all purposes (other than for purposes of the trust qualifying as a QDOT)

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II. Use of QDOTs

Reformation – Marital Trust Transfers

- Trust not meeting QDOT requirements may be reformed
  - If reformed under the terms of a trust agreement, must be completed before the due date (including extensions) for the filing of the decedent spouse's estate tax return
  - If reformed by a judicial proceeding, the proceeding should be commenced on or before such date
  - Trust must be treated as a QDOT prior to reformation
- Trust must meet the general marital deduction requirements – reformation cannot be used to comply with these

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II. Use of QDOTs

Reformation – Transfer by Surviving Spouse

- If assets pass outright to the surviving spouse, may be treated as passing to a QDOT if such assets are either:
  - (1) transferred by the surviving spouse to a QDOT, or
  - (2) assigned to a QDOT under an enforceable and irrevocable written assignment
- Must be completed before the estate tax return is filed and before the deadline for filing the QDOT election
- Assets are treated as passing from the decedent spouse to the QDOT only for the purposes of qualifying the trust as a QDOT
  - In all other respects (*e.g.*, for income tax and GST tax purposes), surviving spouse is transferor
  - Transfer may constitute an immediate gift of a remainder interest, unless surviving spouse retains sufficient control over the trust (*e.g.*, a testamentary power of appointment)

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II. Use of QDOTs

Outright Transfers

- In some circumstances, it may be preferable for assets to pass to a surviving non-citizen spouse outright rather than in a QDOT.
  - Where foreign tax credits are available to eliminate U.S. estate tax otherwise payable
  - Where U.S. estate tax paid is available as a credit to reduce foreign taxes otherwise payable
  - Where assets are expected to appreciate very significantly during the surviving spouse's lifetime

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II. Use of QDOTs

Naturalization of Surviving Spouse

- **Before Filing of Return**: Marital deduction is available for bequests made to a surviving spouse who:
  - (1) becomes a U.S. citizen before the filing of the decedent's estate tax return, and
  - (2) was a domiciliary of the U.S. at all times after death of the decedent spouse
- **After QDOT Created**: QDOT no longer subject to QDOT tax after the surviving spouse becomes a U.S. citizen if either:
  - (1) the surviving spouse was a U.S. domiciliary at all times after the death of the decedent spouse, or
  - (2) no taxable distributions have been made from the QDOT before the surviving spouse becomes a U.S. citizen
- If above requirements not met, can avoid QDOT tax going forward if the surviving spouse:
  - Elects to treat any taxable distribution from the QDOT prior to the election as a taxable gift made by such surviving spouse; and
  - Elects to treat any portion of the decedent spouse's unified credit utilized previously to reduce QDOT tax as reducing the surviving spouse's unified credit

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II. Use of QDOTs

Trust Situs

- QDOT may be treated as a foreign trust for income tax purposes
  - Court Test
  - Control Test
- One or more persons who are not U.S. income tax residents could be given certain powers, such as the power to remove and replace the trustees or to control investments, to make QDOT a non-U.S. trust
- Non-U.S. tax status may be advantageous to the surviving spouse if he or she is not a U.S. income tax resident
  - But accumulation distribution rules are applicable, which may be disadvantageous to a U.S. income tax resident spouse or remainderman
- If trust is created by the surviving spouse, may be structured as a grantor trust

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III. Joint Ownership of Property

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III. Joint Ownership of Property

- Spouses often find it most convenient to own real property and personal property as tenants by the entirety or joint tenants with rights of survivorship
- Unavailability of marital deduction may create adverse estate and gift tax consequences where a U.S. spouse owns property jointly with a non-citizen spouse
- Rules to be discussed are for joint tenancies created after July 14, 1988

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III. Joint Ownership of Property

Estate Tax

- For U.S. citizen spouses, one-half of the value of jointly held property is included in the estate of the deceased spouse, and the marital deduction is available
- For a non-citizen surviving spouse, amount includable in the deceased spouse's estate is the portion of the value of the asset attributable to the contribution made by the decedent spouse
- Estate has the burden to submit facts sufficient to show that property was not acquired entirely by consideration furnished by the decedent

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III. Joint Ownership of Property

Gift Tax – Real Property

- Creation of joint tenancy will not be treated as a taxable gift to a non-U.S. citizen spouse, regardless of which spouse provided the consideration
- Upon termination of the joint tenancy (other than because of the death of one of the spouses), a taxable gift occurs to the extent that a spouse receives a greater share of the proceeds at the termination than the share representing such spouse's contribution
- For U.S. spouses, unlimited marital deduction is available
  - But there may be a taxable gift where a non-citizen spouse receives a disproportionate amount of proceeds

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III. Joint Ownership of Property

Gift Tax – Personal Property

- Where a completed gift is made, creation of joint tenancy is a gift made by the contributing spouse to the non-contributing spouse of one-half of the value of the property
  - In most cases, creation of a joint bank account or joint brokerage account is not a gift because generally joint accounts provide that the contributing spouse can withdraw the contributed assets at any time, without the consent of the other party, making the gift incomplete
  - But consider New York Banking Law § 675, which suggests that a gift is completed upon creation of the joint tenancy
- If there is no gift on creation, gift may result upon termination of the account or withdrawal from the account to the extent that either spouse receives a greater portion of the account balance than he or she contributed

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IV. Planning for Descendants

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IV. Planning for Descendants

- Non-U.S. spouse may transfer non-U.S. situs property without U.S. transfer tax
- Transfer of U.S. situs property by non-U.S. Person subject to U.S. transfer tax
  - No gift splitting
  - Smaller lifetime exemption
- Consider how to title ownership of property, especially U.S. real estate
- Consider impact of laws of other jurisdictions

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V. Transfers Incident to Divorce

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General Rules

- I.R.C. §1041(a) provides that a transfer to a spouse or a former spouse that is incident to divorce is not a tax recognition event
- Incident to Divorce if (1) the transfer occurs not more than 1 year after the date the marriage ceases or (2) the transfer is related to the cessation of the marriage
  - Related to the cessation of the marriage if pursuant to a divorce or separation agreement, and the transfer occurs not more than 6 years after the date on which the marriage ceases
- Recipient spouse takes the transferor's income tax basis in the property transferred
- Under I.R.C. §2516, transfers made pursuant to a written agreement relative to marital and property rights is treated for gift tax purposes as a transfer made for full and adequate consideration (and thus not subject to gift tax)
  - Divorce must occur within the 1-year period before the agreement or the 2-year period after

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V. Transfers Incident to Divorce

Transfer to Non-Resident Alien Spouse

- I.R.C. §1041(d) provides that the general rule regarding the nonrecognition of gain or loss on transfers of assets to a spouse or to a former spouse incident to divorce is not applicable where the transferee spouse is a non-resident alien
- U.S. citizen or resident spouse who transfers property to a non-resident alien spouse or former spouse in connection with a divorce recognizes any built-in gain or loss in the property transferred
- However, such transfers should not be subject to gift tax
- Division of jointly held property equally upon divorce between a U.S. citizen or resident and a non-resident alien spouse generally is treated as a nontaxable partition, rather than a taxable transfer

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VI. Other Planning Options

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VI. Other Planning Options

Sale to Non-Citizen Spouse

- Under the general rule of I.R.C. §1041(a), a sale of assets between spouses is not considered a tax recognition event
- General rule is inapplicable where the spouse receiving the assets in question is a non-resident alien
- But non-resident alien spouse takes a fair market value cost basis in the transferred property

41

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VI. Other Planning Options

Life Insurance

- Proceeds of life insurance on life of non-U.S. Person is not a U.S. situs asset
  - Non-U.S. Person spouse may hold insurance on his or her life without incurring U.S. estate tax on death
- Where the non-citizen surviving spouse is named as the beneficiary on an insurance policy owned by the U.S. Person spouse, the surviving spouse must transfer or assign the policy to a QDOT in order to avoid the application of estate tax upon the death of the insured spouse
- Changing ownership and beneficiary designation to the non-citizen spouse can avoid the requirement that the proceeds be paid to a QDOT if the insured spouse survives for at least 3 years after such transfer

42

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VI. Other Planning Options

Appointment of Non-Citizen Spouse as Fiduciary

- Naming a non-resident alien spouse as a trustee of a trust, and giving that spouse the power to make "substantial decisions", will cause the trust to be treated as a foreign trust
- Tax rules of other relevant jurisdictions also must be considered
  - For example, in certain circumstances, service by a U.K. resident person as the trustee of a trust may cause that trust to be subject to U.K. tax on income and/or gains
- Local law also may limit the ability of a non-citizen spouse to serve in a fiduciary capacity
  - In New York, a non-citizen who is not domiciled in New York will not be issued Letters to serve in a fiduciary capacity over a New York estate or trust unless a New York resident is appointed to serve as a co-fiduciary

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VI. Other Planning Options

Expatriation

- May simplify estate planning and allow the expatriate to avoid substantial future U.S. income, estate and gift taxation
- Where the spouse is a non-U.S. Person, this may allow transfers of non-U.S. situs property to the spouse, free of any estate or gift tax
- However, where the expatriate is a "covered expatriate", U.S. "exit tax" is imposed on all net unrealized gain in the value of worldwide property
- U.S. Person recipients of assets from the expatriate may be subject to tax on the receipt of certain future trust distributions and gratuitous transfers

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Zena Tamler joined Sullivan & Cromwell's Estates and Personal Group in 2001 and was elected partner in October 2009. She represents high net worth individuals and families in connection with their personal legal matters, with particular focus on sophisticated tax and estate planning matters and the structuring of family business affairs.

Ms. Tamler represents fiduciaries in connection with the administration of estates and trusts and advises a variety of charitable organizations. She has experience with a broad range of international tax and estate planning matters, including the taxation and administration of non-U.S. trusts and the structuring of multijurisdictional estates.

Ms. Tamler is a member of the Committee on Estate and Gift Taxation and a past member of the Committee on Trusts, Estates & Surrogate's Courts of the New York City Bar Association. She is also a member of the Trusts and Estates Group of the UJA-Federation of New York and the Society of Trust and Estate Practitioners. Ms. Tamler is a member of the New York Board of the Anti-Defamation League, prior co-chair of its Lawyers' Division Committee, and co-chair of its Professional Advisory Committee on Planned Charitable Giving. She is a member of the Board of Creative Alternatives of New York.

Ms. Tamler has been recognized as a "Rising Star" in the area of Estate Planning & Probate by New York Super Lawyers (2011-2015).

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