

The Life Insurance Retirement Plan

A Comparison of Retirement Planning Savings Options:

IRA, 401(k), 403(b) and 457

Tax deductible, possible employee match
Tax deferred Growth
Taxable Distributions
Limits on Contributions (*High earners may be ineligible*)
Principal can lose money in the market
Long term Growth potential
IRS penalties and taxes before age 59 ½
Money saved for retirement
No annual reset, have to make back losses
Required Minimum Distributions at 70 ½
Account Value not guaranteed
Hardship loans possible, limited (IRA's no)
No long term care or critical illness protection
Creditor Protected
Distributions calculated against social security taxes
Income can effect Medicare B premiums
Retirement Income

Life Insurance Retirement Strategy

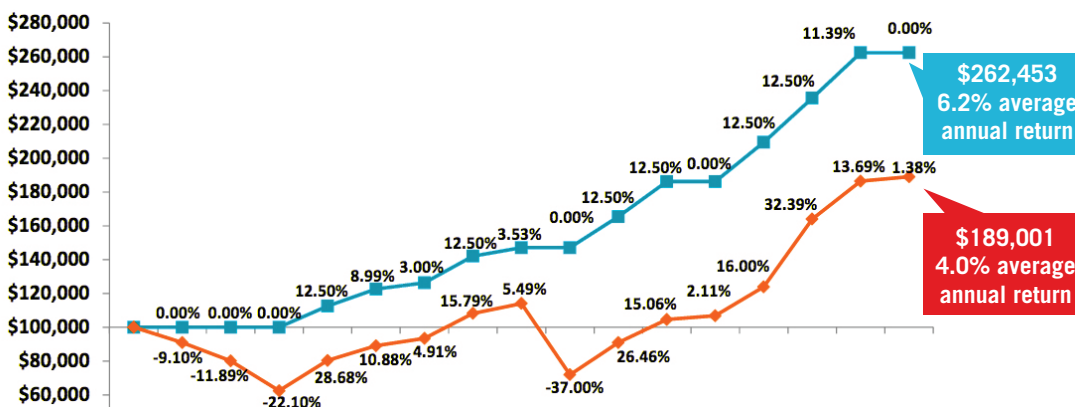
Not Tax Deductible, no employee match
Tax Deferred Growth
Tax Free Distributions
Unlimited contribution potential
Principal protected against market losses
Long Term Growth potential
Liquid, no pre-59 ½ withdrawal penalties
Money could be used for anything, flexible
Annual reset locks in gains, not losses
No Required Minimum Distributions
Guaranteed, Tax-Free Death Benefit
Living Benefits Protection
Tax free money for long term care & illness
Creditor Protected
No social security taxation
Doesn't effect Medicare B premiums
Guaranteed Lifetime Income Potential

The LIRP plan can provide greater flexibility, liquidity, potentially tax free distributions, guaranteed retirement income, downside market protection, can cover chronic and critical illness, doesn't effect social security taxes or Medicare B premiums, guaranteed death benefit.

What's best for you?

Grow your money with Indexing

With the Life Insurance Retirement Plan, you invest in many different indexes using a cap rate and a guaranteed floor of protection of 0%



Ray Croc, founder of McDonald's & Walt Disney used loans from their cash value life insurance policies to get their companies off the ground.

Contact us to discuss how we can help you.
(480)336-2119

Source: Yahoo Finance, StandardsandPoors.com Past results do not guarantee future performance. In this example, using the S&P 500 index with an upside growth cap rate of 12.5%, and guaranteed floor of protection of 0%. Cap rate is also referred to as participation rate, and index investing excludes dividends. Results do not include any possible fees or changes.

Is Postponing Tax Really the Best Idea?



Annual contribution
\$10,000
(401(k), 403(b), 457)

Withdrawal (approx. 7.5%)
\$20,250

\$20,250

Tax Savings
(assumes 25%)
\$2,500

Tax Owed
(assumes 25%)
\$5,063

\$0

15 years

30 years

Total Contributions
\$150,000

Total Withdrawals
\$607,500

Total Taxes Saved
\$37,500

Total Taxes Paid
\$151,890

\$0

Grows to
\$268,880

Distributions
\$607,500

\$607,500

Growth during saving and spending assumes 7% average returns from 1950-2009

-Warren Buffet

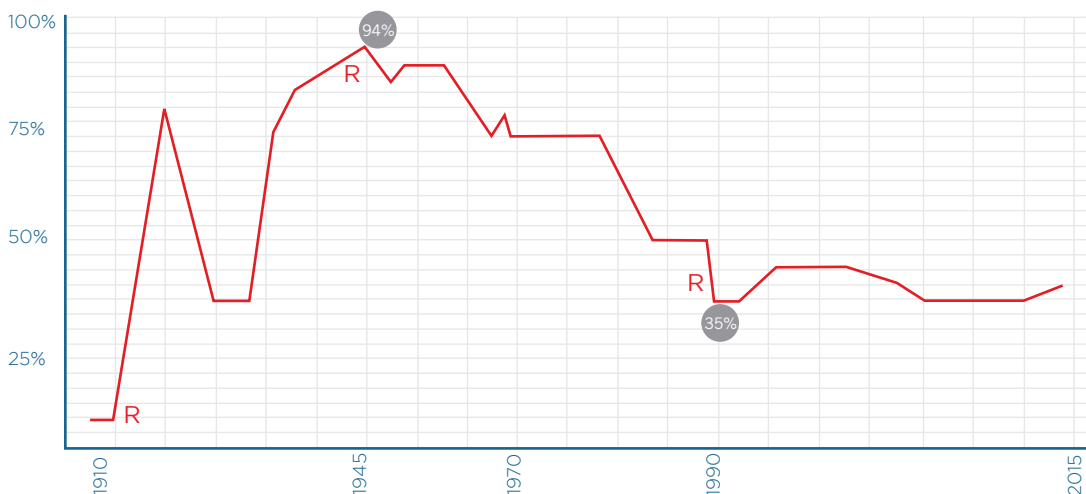
Which Would You Prefer?

Saving \$37,500 in taxes, but paying \$151,890 later (or)

Pay \$37,500 in taxes, but save \$151,890 later

History of Top Income Tax Rates

Which direction do you think future tax rates are going to go?



U.S. Deficit

\$19,003,402,587,856

History of Top Income Tax Rates
Source: Tax Foundation, "Federal Individual Income Tax Rates History: Income Years 1913-2013"

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