Wealth Management Strategies

Retirement Life Rescue Plan

Are You SICK & TIRED of being on the Wall Street ***Rollercoaster***?

Definition of Insanity

Doing the same thing over and over and expecting different results

FACTS ABOUT THE DECADE OF ZERO

A lot has happened in the world over the past decade.

People are looking for alternatives to the market for a portion of their savings.

For most, 2000 – 2010 were called the decade of 0. You watched your savings go on a wild ride only to leave you with what you started with a decade earlier.

The past decade had 2 major downturns and recessions. There have also be numerous flash crashes that sent us into panic mode or deer in the headlights mode, not knowing what to do. It affected real estate as well a personal savings plans, 40lk', 403b's, pension plans & IRA's to name a few.

More than $2 Trillion lost in 2000-2003 as well as 2008 (80% invested in Stocks, Bonds, Mutual Funds & Variable Annuities). Many got out . They experienced & accepted the losses to afraid to do go back again.

Most importantly it took away our sense of STABILITY and created a new realty that the stock market doesn't always go up. This is a reality show very few want to be on.

Let's Talk About Insurance You Pay For

*Insurance you pay for & the **ANNUAL** Chance of Financial Loss*

Auto Insurance	1.2%
Homeowners Insurance	1.3%
Life Insurance-Unknown but Invaluable	%

Loss of Stock Market Value 28%

Ask Yourself

What if you could insure your retirement savings from losses?

What would you pay?
Would you give up a portion of the upside to guarantee you never have another down year?

What if your Retirement starts in a Minus 40% year like 2008 & you need to start taking income?

Will you know what to do?

Will you have enough to last your whole life?

What if you manage all the money and half of it's gone.

Will my loved ones know what to do and where to invest?

In fact, Will anything be left for my loved ones?

What other options are out there?

Is there a way to protect from stock market loss &
still have the chance for a decent rate of return?

Unless you believe the federal government is going to take care of you in retirement, then you need to plan!

Retirement Life Rescue Plan Offers
Security in an Insecure World

Retirement Account Free of Taxes (RAFT)

- is a unique opportunity that when structured properly by a retirement life professional has the potential to be a safe wealth-building tool that can work at all income levels. It provides a combination of affordable life insurance protection for your family & business with the ability to accumulate cash values that grow with the upward movement of a stock index. Indexes can include the S&P 500, Nasdaq, Midcap 400 to name a few.

Strengths

In a year when you have a market loss i.e. <-20% to -40%> you will have no gains, but NO LOSSES This is a benefit of (IRS Section 7702) which says all withdrawals and loans from life insurance are **not subject to taxes**. That applies to both withdrawals for income and death benefit.

Negative of this program

You will give up some of the upside with what is called a CAP. For example if the index you choose goes up 16% and your CAP, (*the most you can earn*) is 13%, you will earn only the 13%.
You will always pay the annual costs, including the cost of insurance.

During 2000-2010 (the lost decade) individuals in IULs structured the way we do (minimum insurance & maximum funded), experience average growth of 6-8% annually depending on the index options that were chosen. This is including 4 years of zero returns. That's better than what the majority of investors experienced during that same time. Individuals in this plan were happy t give up a percentage of their upside to not have taken any losses.

Equity Indexed Life is a Life Insurance Plan You Don't Have to Die to Use!

Retirement Life Rescue Plan **-** is a unique opportunity that when structured properly has the potential to be a safe wealth-building tool that can work at all income levels.

Retirement Life Rescue Plan Offers: *Security in an Insecure World*

1. **TAX FREE INCOME** on all withdrawals, before and during retirement.
2. **NO MORE DOWN YEARS** In years when the market is down you lose ZERO
3. **RETAIN YOUR GAINS** from past years growth with annual reset of the indexes you choose.
4. **FLEXIBILITY** – can be used for many purposes.
5. **ANNUAL GROWTH POTENTIAL** up from (12 -15%) in years when the market is up.
6. **ACCESS –** In as early as 5 years you can access a portion of your savings with no 59 ½ penalties.
7. **LIFE INSURANCE PROTECTION** – Life Insurance Tax Free if you die prematurely
8. **STABILITY** – Backed by stable A+ Rated financially stable insurance carriers
9. **NO CONTRIBUTION LIMITS** – Can superfund this program. (There are minimum amounts of insurance required) *maximum annual funding. That is why it is crucial to work with a retirement life rescue plan specialist.*

Disclaimer: Please read all the disclaimer on the final page of this informational packet

Traditional Government Qualified Plans

Most individuals are putting their retirement assets in 401k's, 403b's & IRA's. The majority of assets are going into the stock and bond markets.

We believe you should have a portion of your assets in these plans, especially if your employer is matching your deposits.

Many people do well in the stock market, so we're not putting down these plans. You do receive a tax deduction & this should give you more spendible money now. If you plan on spending all your money before you die these plans should work fine.

Facts you should know about accessing income in all qualified plans:

1. You are taxed at ordinary income tax rates on all withdrawals
2. You will pay these taxes for the rest of your lives
3. There are 10% penalties if you pull out money before 59 ½
4. Loans must be paid back shortly after leaving a job or you will pay the taxes
5. Upon Death of both you and your spouse, taxes can be up to 50% or more to your loved ones. Larger estates even more.

We haven't even mentioned stock market risk.

Wealth Management Strategies

Retirement Life Rescue Plan Equity Indexed Life Disclaimers

RAFT professionals believe the best way to fund an IUL is with minimum insurance and maximum funding if you are utilizing this program as a wealth building vehicle. If not funded this way you should review all insurance options available.

We believe you should never put all their savings in one place.
If you have a need to protect those you love, you want an additional safe alternative to the market & you want a program that has access to a portion of your money in case of emergencies before 59 ½.

An IUL is not for everyone. An Indexed Universal Life is considered a long term investment and should be treated as such. Don not go into an IUL unless you understand your time horizon and are suitable for this policy. You must have an insurable interest. Basically a need for life insurance. In years when the index is down you will have zero returns with no losses. You will have to pay the internal costs. i.e annual policy and cost of insurance. Indexed Universal Life is not an investment directly in an index in the stock market. They are subject to policy fees and cost of insurance generally associated with universal life. Retirement Life professionals and their associated to not give tax or legal advice. IRS Sect 7702 states that loans and death benefits from life insurance are free of taxes as long as the policy is not a MEC. You should consult your accountant or attorney.There are no guarantees your index will have positive returns in a specific year. Most IUL policies have a minimum guarantee approximately 3-7-4%. Life insurance has terms under which may be continued in force or discontinued. You should never go over the overloan provision. If you exceed the recommended over loan amount your policy could lapse making all the gains in the policy subject to federal and state taxes. Consult your insurance professional when taking withdrawals to make sure you never take out too much. There is a minimum amount of insurance required to keep this policy from becoming a (MEC), a modified endowment contract. Withdrawals from a MEC are consider LIFO, last in first out taxable status. Make sure your insurance professional goes over these options with you to insure you are getting the most out of the program you have chosen.