



Connecting The Dots To A Tax-Free Retirement

SMALL BUSINESS

OWNERS & EMPLOYEES



EDUCATE SMALL BUSINESS OWNERS ABOUT THE ADVANTAGES OF A TAX-FREE RETIREMENT
EVALUATE THE ANNUAL AMOUNT OF FUNDING FROM GOVERNMENT REBATE CHECKS
EXECUTE THESE STRATEGIES TO MAXIMIZE A TAX-FREE RETIREMENT SOLUTION

ADVANTAGES OF A TAX-FREE RETIREMENT

VCClient
 Age & Risk Class: Male, Age 33, Preferred
 Initial Monthly-EFT Premium: \$500
 Initial Death Benefit: \$199,370

Loan and Withdrawal Data

Initial Monthly-EFT Premium: \$500.00
 Initial Interest Rate * Varying Rate

Yr	Age	Annual Premium Outlay	Loans	Net Death Benefit
31	63	6,000	0	790,225
32	64	6,000	0	841,120
33	65	0	67,394	769,682
34	66	0	67,394	741,120
35	67	0	67,394	723,822
		192,000	202,182	

through Age 64
 Policy Charges

Yr	Age	Annual Premium Outlay	Loans	Loan Repayments	Loan Interest	Loan Interest Paid	Policy Debt	Net Outlay	Net Death Benefit
31	63	6,000	0	0	0	0	0	6,000	790,225
32	64	6,000	0	0	0	0	0	6,000	841,120
33	65	0	67,394	0	4,044	0	71,438	-67,394	769,682
34	66	0	67,394	0	8,330	0	147,162	-67,394	741,120
35	67	0	67,394	0	12,873	0	227,429	-67,394	723,822
36	68	0	67,394	0	17,689	0	312,512	-67,394	703,685
37	69	0	67,394	0	22,794	0	402,701	-67,394	685,277
38	70	0	67,394	0	28,206	0	498,300	-67,394	663,694
39	71	0	67,394	0	33,942	0	599,636	-67,394	633,352
40	72	0	67,394	0	40,022	0	707,052	-67,394	597,903
Total		192,000	539,152	0	167,900	0	707,052	-347,152	

Split-Dollar Option

XYZ Corporation									Key Executive		
Year	Age	Annual Premium	Annual Employer Loan	Bonus to Executive	After-Tax Annual Outlay ⁹	Cumulative Loan	Net Surrender Value	Net Death Benefit	After-Tax Annual Outlay ¹⁰	Net Surrender Value	Net Death Benefit
11	55	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	222,877	2,802,447
12	56	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	303,069	2,882,639
13	57	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	388,282	2,967,852
14	58	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	478,834	3,058,404
15	59	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	575,069	3,154,639
16	60	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	677,363	3,256,933
17	61	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	786,108	3,365,678
18	62	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	901,696	3,481,266
19	63	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	1,024,516	3,604,086
20	64	0	0	0	0	1,000,000	1,000,000	1,000,000	3,200	1,154,934	3,734,504
Total:		1,000,000	1,000,000	0	1,000,000				49,600		
21	65	0	1,000,000	1,000,000	-210,000	0	0	0	0	1,951,169	4,414,504
Total:		1,000,000	1,000,000	1,000,000	790,000				49,600		



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ANNUAL FUNDING FROM GOVERNMENT REBATE CHECKS



**CONGRESS HAS ALLOCATED OVER \$12 BILLION
THAT ARE AVAILABLE TO FUND THIS PROGRAM**

There are currently over 700 rebates, credits, grants and incentives available to small business owners that are putting money back into their pockets since the Reagan Administration. There are local, regional, state and federal options that are industry specific. The average Rebate Check is over \$100,000 for successful small businesses with 10 or more employees in many industries. The minimum amount of the check must be \$10,000 to qualify for this program. Below are actual cases.

Recent Success Examples

Dental Office

S Corp - 2 Shareholders - 10 employees
Aliso Viejo, CA

\$51,000 in Federal & State Incentives

Steel Manufacturing Company

S Corp - 2 Shareholders - 50+ employees
Philadelphia, PA

\$2,100,000 in Federal & State Incentives

Coin Stamping Business

LLC - 2 Partners - 3 employees
Westminster, CA

\$44,800 in Federal & State Incentives

Plastering Contractor

S Corp - 1 Shareholder - 15 employees
Torrance, CA

\$29,000 in Federal & State Incentives

Chiropractor Office

Sole Proprietor - 10 employees
Philadelphia, PA

\$47,700 in Federal & State Incentives

Engineering Firm

S Corp - 2 Shareholders - 6 employees
Riverside, CA

\$28,000 in Federal & State Incentives

Commercial Plumbing Company

S Corp - 2 Shareholders - 11 employees
Lakewood, CA

\$155,421 in Federal & State Incentives

Architectural Firm

S Corp - 2 Shareholders -
14 employees Newport Beach, CA

\$350,000 in Federal & State Incentives



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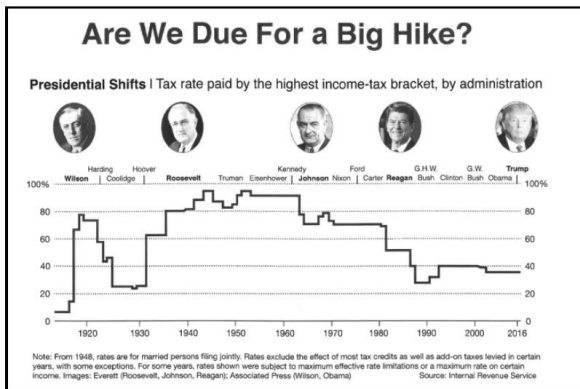
EXECUTE THESE STRATEGIES TO MAXIMIZE A TAX-FREE RETIREMENT SOLUTION

EXECUTE PLAN:

- 1) **OFFICIAL OFFER** from an insurance company – Complete all information to get offer
- 2) **FUNDING OPTIONS** – Complete info to get approximate annual refund in 10 days.

This is a dual track process. Our goal is to have a complete Tax-Free Retirement Plan ready to implement in three to six weeks from the start date

TAX DEFERRED vs TAX-FREE RETIREMENT PLANS



ADDITIONAL OPTIONS

There are also additional options for clients with existing Tax Deferred plans. Many are concerned with the possibility of higher tax rates in the next five to ten years. Below is a Tax-Free Retirement option where the taxes due are paid from a life policy.

We will use a Federal Tax Rate of 35%

Tax Burden: \$350,000

TAXES PAID FROM LIFE POLICY

Tax Burden to beneficiaries: **\$000.00**

\$100,000 per year **into** policy. Yrs. 1-10
\$35,000 per year **from** policy Yrs. 2-11

At age 75-Yr. 11

\$1 Million have been put into policy
\$350,000 from policy has PAID TAXES

TAXES PAID FROM DEATH BENEFIT

Net Death Benefit at 75 over

\$1,400,000

After \$350,000

PAID TO TAX BURDEN



\$1,000,000

Tax-Time Bomb

Age & Risk Class: Male, Age 65, Preferred Non-Nicotine
Initial Annual Premium: \$100,000
Initial Death Benefit: \$1,438,169

Loan and Withdrawal Detail Report

Initial Annual Premium Payment: \$100,000.00
Initial Interest Rate 7.25%

Year	Age	Annual Premium Outlay	Loans	Net Death Benefit
1	65	100,000	0	1,515,778
2	66	100,000	35,000	1,562,721
3	67	100,000	35,000	1,611,740
4	68	100,000	35,000	1,663,060
5	69	100,000	35,000	1,716,898
6	70	100,000	35,000	1,671,154
7	71	100,000	35,000	1,622,895
8	72	100,000	35,000	1,571,981
9	73	100,000	35,000	1,518,267
10	74	100,000	35,000	1,461,599
Total		1,000,000	315,000	
11	75	0	35,000	1,401,814

BUSINESS OWNER INFO SHEET

Easy Tax-Free Income – Profit Recovery Incentive Program

Agent		Date			
Company Name		Contact Now?	YES	NO	
Company Website					
Phone (Work/Cell)					
Email (Work/Cell)					
# Of Employees (W-2)					
Owner/Employee Name			MALE	FEMALE	
Age/DOB		State		Zip Code	
Desired Income		Annually		Start Income	YEAR OR AGE
		Monthly			
Health - (choose closest option)	PrefBEST		Preferred		StandPLUS
	Standard-NonSmkr		Pref-SMOKER		Stand-SMOKER
COMMENTS					
Easy Premium Financing – Net Worth & Annual Income					

