

Summary of Strategies & Results

NONPROFITS & CREDIT UNIONS

● Yields on Cash Assets

- Earn 2.5-to-6.0% on cash assets while preserving safety and liquidity.
- Includes a death benefit of up to 2.5 times the initial deposit.
- Helps meet key person protection and/or retention needs.

● Corporate-Owned Life Insurance

- Enhance traditional COLI yields by 50-to-100% in today's market.
- Preserve safety and liquidity.

● Supplemental Executive Retirement Plans/Golden Handcuffs

- Increased flexibility and better tax treatment for participant.
- More efficient for institution and participants vs. traditional plans.
- 409(a) avoidance.

● iGift Legacy Donation

- Donor receives full tax deduction.
- Organization retains access to donation plus growth.
- Includes a death benefit for charitable legacy planning and/or executive retention needs.

BUSINESS OWNERS

● Succession Planning

- Use of life insurance to fund buy/sell agreements.
- Protect business owners and their families in case of death, disability, divorce, or disruption, and ensure a smooth transition.
- Premium financing options available to preserve cash flow.

● Key Person Retention

- Ensure loyalty and incentivize performance without offering equity.
- Increase business value.
- Individually-structured and employer-controlled.
- Tax efficient, no ERISA compliance.

● Yields on Cash Assets

- Earn 2.5-to-6.0% on cash assets while preserving safety or liquidity.
- Better tax efficiency than CDs and interest-bearing accounts.
- Includes death benefit of up to 2.5 times the initial deposit.

● Pension and Retirement

- Use pre-tax dollars to acquire life insurance.
- Higher contributions compared to cash balance plans.
- Asset protection and estate planning advantages.

FAMILIES & INDIVIDUALS

● Family Protection

- Create immediate liquidity to protect spouse, children, grandchildren, and heirs with special needs.
- Equalize inheritances and prevent family disagreements.

● Estate Planning

- Asset and estate tax protection for multiple generations.
- Customizable to meet situations with blended families, second marriages, and same-sex couples.
- Can include charitable goals and options to finance premiums.

● Private Retirement Planning

- Personal retirement plans with no contribution limits or ERISA compliance.
- Tax-deferred growth and tax-free distributions during retirement.
- Tax-free death benefit for heirs.

● Long-Term Care and Chronic Illness Coverage

- Protect assets from expensive long-term health care costs.
- Heirs receive the insured's unused benefits.