Tax Diversification

Why failure to diversify your tax liabilities at retirement could potentially hurt your retirement income

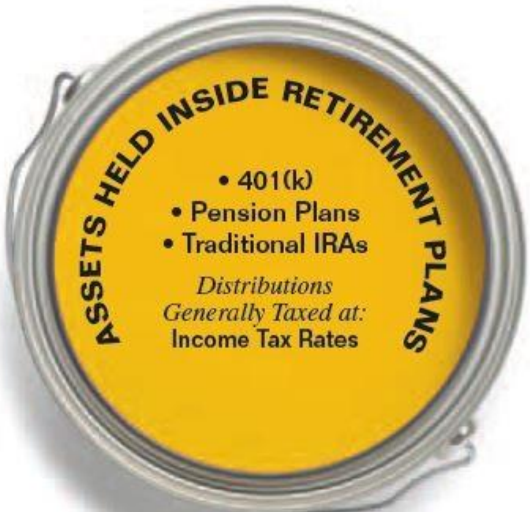
Are You Diversified In All 3 Buckets?

With higher tax rates on the horizon, your retirement income is at risk of erosion. **Have you considered the "Overlooked Assets" bucket?**

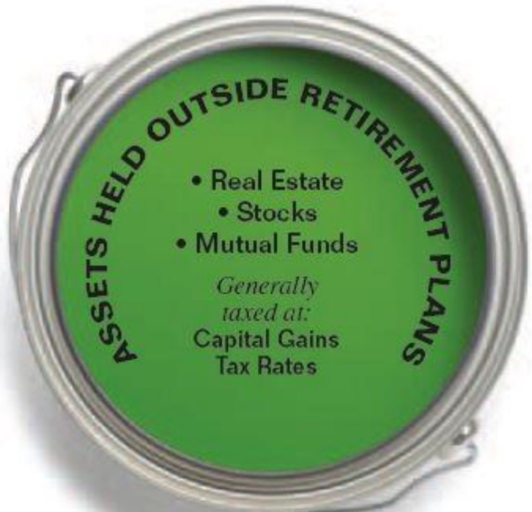
Consider a Life Insurance Retirement Plan for Your "Tax-Free Assets" Bucket

Using Indexed Universal Life Insurance:

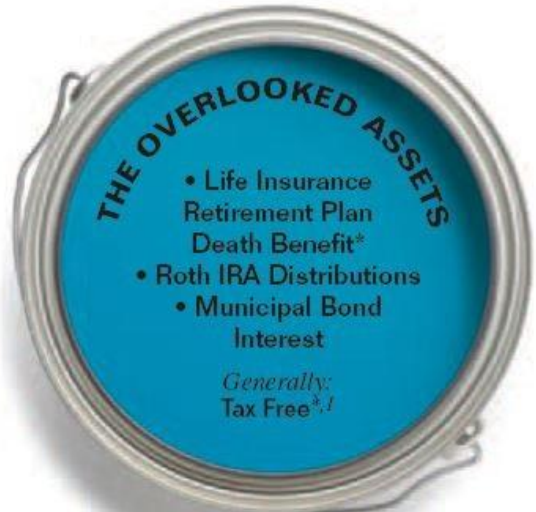
- Tax-deferred accumulation
- Tax-free distributions[1]
- Tax-free death benefit*
- Flexible funding schedule for premiums
- 0% Guaranteed minimum interest rate (floor), growth potential up to the growth cap
- May be funded through a "C" corporation



What happens if Income Tax Rates *go up?*



What happens if Capital Gains *go up?*



Have you Overlooked *this bucket?*

* For federal income tax purposes, life insurance death benefits generally pay income tax-free to beneficiaries pursuant to IRC Sec. 101(a)(1). In certain situations, however, life insurance death benefits may be partially or wholly taxable. Situations include, but are not limited to: the transfer of a life insurance policy for valuable consideration unless the transfer qualifies for an exception under IRC Sec. 101(a)(2)(i.e. the transfer-for-value rule); arrangements that lack an insurable interest based on state law; and an employer-owned policy unless the policy qualifies for an exception under IRC Sec. 101(j).