



Leading Edge

Competitive Services Group

Compete. Consult. Close.

Life Insurance:

- ▶ Provides an income tax-free death benefit.¹
- ▶ Does not have contribution or income limits like 401(k), traditional or Roth IRA's do.
- ▶ Provides tax-deferred growth and tax-advantaged distributions.
- ▶ Does not have an additional tax for early withdrawals.
- ▶ Will not increase tax expenses, Social Security taxation, or Medicare premiums.

Minimum Wage Retirement Planner

Mark, a 44-year old small business owner is meeting with his financial advisor to revisit his plans for retirement. During the meeting, Mark mentions that he may wish to increase his income during his retirement years, but isn't sure if he can afford to set aside any more of his personal finances in order to do so.

Identifying Mark's good business sense, his advisor asks the following questions?

What if you could hire an "employee" into your company paying him the current federal minimum wage (\$7.25/hr) until you reach the age 65?	What if this "employee's" only job is to work to make sure you have enough income at retirement to live comfortably?	What if the "employee"... <ul style="list-style-type: none"> ▶ Never takes vacation time ▶ Never calls out sick ▶ Does not require a Medical Plan ▶ Does not require 401(k) matching contributions ▶ Does not require unemployment contributions ▶ Will never ask for a raise
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Mark is very interested, and even jokes that he might be over-paying his current employees, but thinks the plan might be too good to be true. His advisor then reveals that this "employee" is actually an **indexed life insurance product, Lincoln's LifeReserve Indexed UL Accumulator**. The \$7.25/hr for 40 hours a week, is funded into the policy at \$1,256.66/monthly through age 65.

LRIUL Premium to age 65 - PNT

LRIUL Annualized Premium	\$15,080
# of Annualized Premium Years	21
Total Premium Paid	\$316,680

Retirement Distributions*

Annual Tax-free Retirement Distributions	\$62,396
# of Distribution Years	20
Total Distributions	\$1,247,920

\$316,680
Total "employee" cost

\$1,247,920
Total Distributions*

Based on the following assumptions, this supplemental income plan would generate \$62,396 of additional income TAX FREE each year from age 66 through age 85 which would be over \$1.2 million dollars in total distributions!

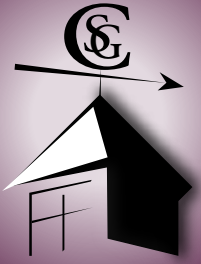
* Assuming a Rate of Return of 7%. At 1%, total retirement distributions would be \$228,785.

Because of the favorable loan structure and the favorable loan provisions, this plan is NOT too good to be true!

¹ Distributions are through loans with withdrawals which will reduce a policy's cash surrender value and death benefit, may cause the policy to lapse, and may have tax implications.

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For additional information, contact The Competitive Services Group at 866-888-9822 or e-mail competition@lfg.com.



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