



TAX FREE RETIREMENT CASE STUDY

Mrs. Smith - Female Age 40

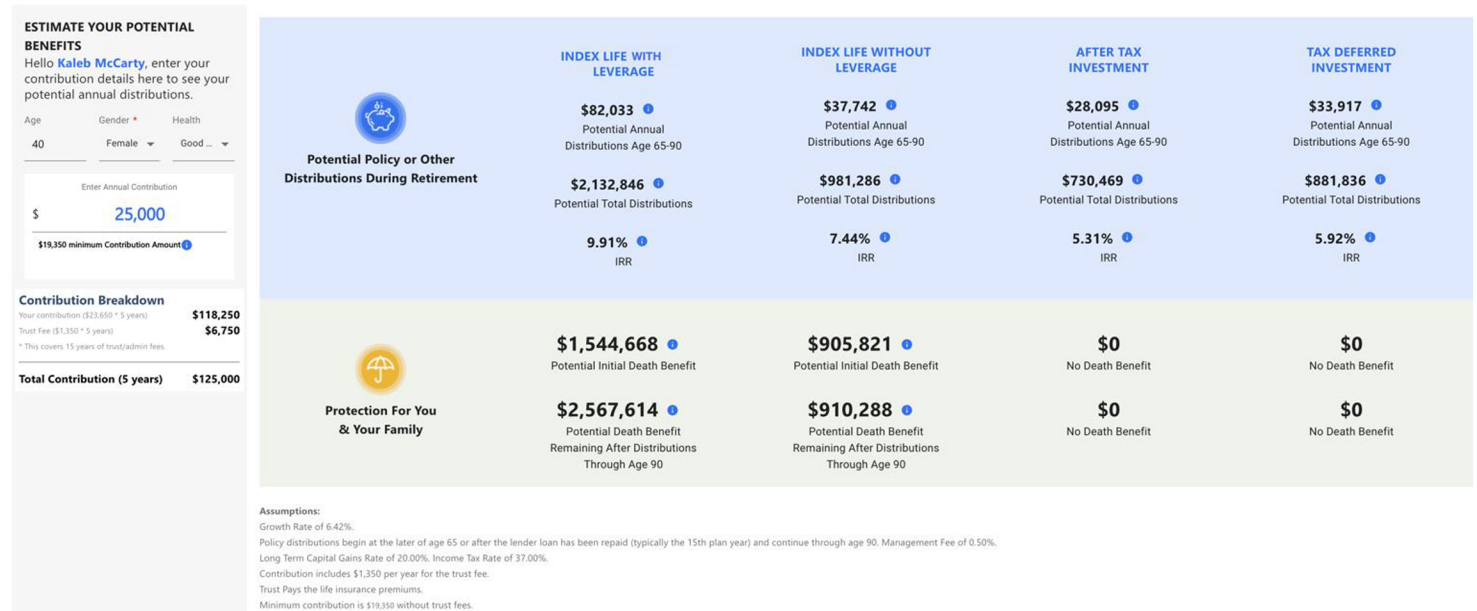
Dentist

Good Health (Standard)

Wants to maximize her retirement income by using a unique leveraged approach

Annual Contribution = \$25,000

Contribution Years = 5 years



Assumptions:

Growth Rate of 6.42%.

Policy distributions begin at the later of age 65 or after the lender loan has been repaid (typically the 15th plan year) and continue through age 90.

Management Fee of 0.50%.

Long Term Capital Gains Rate of 20.00%.

Income Tax Rate of 37.00%.

Contribution includes \$1,350 per year for the trust fee.

Trust Pays the life insurance premiums.

Minimum contribution is \$19,350 without trust fees.

Potential Annual Tax-Free Income = \$82,033

Total Potential Tax-Free Distributions (65-90) = \$2,132,846

Potential Tax-Free Death Benefit after distributions at age 90 = \$2,567,614

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