



TAX FREE RETIREMENT CASE STUDY

Mr. Jones - Male Age 50
Good Health (Standard)
Wants to maximize his retirement income by using a unique leveraged approach
Annual Contribution = \$50,000
Contribution Years = 5 years

ESTIMATE YOUR POTENTIAL BENEFITS		INDEX LIFE WITH LEVERAGE	INDEX LIFE WITHOUT LEVERAGE	AFTER TAX INVESTMENT	TAX DEFERRED INVESTMENT
Hello Kaleb McCarty , enter your contribution details here to see your potential annual distributions.					
Age	Gender • Health				
50	Male • Good •				
Enter Annual Contribution					
\$ 50,000					
\$21,350 minimum Contribution Amount ⓘ					
Contribution Breakdown					
Your contribution (\$48,650 * 5 years)					
\$243,250					
Trust Fee (\$1,350 * 5 years)					
\$6,750					
* This covers 15 years of trust/admin fees.					
Total Contribution (5 years)					
\$250,000					
Potential Policy or Other Distributions During Retirement		Potential Annual Distributions Age 65-90	Potential Annual Distributions Age 65-90	Potential Annual Distributions Age 65-90	Potential Annual Distributions Age 65-90
		\$72,990 ⓘ	\$38,529 ⓘ	\$34,902 ⓘ	\$41,128 ⓘ
		Potential Total Distributions	Potential Total Distributions	Potential Total Distributions	Potential Total Distributions
		\$1,824,755 ⓘ	\$963,230 ⓘ	\$872,557 ⓘ	\$1,028,196 ⓘ
		10.18% ⓘ	7.32% ⓘ	5.50% ⓘ	6.27% ⓘ
		IRR	IRR	IRR	IRR
Protection For You & Your Family		Potential Initial Death Benefit	Potential Initial Death Benefit	No Death Benefit	No Death Benefit
		\$1,740,014 ⓘ	\$1,042,687 ⓘ	\$0	\$0
		Potential Death Benefit Remaining After Distributions Through Age 90	Potential Death Benefit Remaining After Distributions Through Age 90	No Death Benefit	No Death Benefit
		\$2,331,324 ⓘ	\$892,677 ⓘ	\$0	\$0

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 = \$72,990

Total Potential Tax-Free Distributions (65-90) = \$1,824,755

Potential Tax-Free Death Benefit after distributions at age 90 = \$2,331,324

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