



TAX FREE RETIREMENT CASE STUDY

Mrs. Smith - Female Age 55

Good Health (Standard)

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

Annual Contribution = \$50,000

Contribution Years = 5 years

ESTIMATE YOUR POTENTIAL BENEFITS Hello Kaleb McCarty , enter your contribution details here to see your potential annual distributions. Age: 55, Gender: Female, Health: 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	INDEX LIFE WITH LEVERAGE \$77,892 Potential Annual Distributions Age 70-90 \$1,557,836 Potential Total Distributions 10.26% IRR	INDEX LIFE WITHOUT LEVERAGE \$41,505 Potential Annual Distributions Age 70-90 \$830,098 Potential Total Distributions 7.31% IRR	AFTER TAX INVESTMENT \$39,211 Potential Annual Distributions Age 70-90 \$784,215 Potential Total Distributions 5.55% IRR	TAX DEFERRED INVESTMENT \$45,888 Potential Annual Distributions Age 70-90 \$917,769 Potential Total Distributions 6.34% IRR
	PROTECTION FOR YOU & YOUR FAMILY	\$1,715,039 Potential Initial Death Benefit \$1,581,556 Potential Death Benefit Remaining After Distributions Through Age 90	\$957,519 Potential Initial Death Benefit \$645,588 Potential Death Benefit Remaining After Distributions Through Age 90	\$0 No Death Benefit	\$0 No Death Benefit
				\$0 No Death Benefit	\$0 No Death Benefit

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 = \$77,892

Total Potential Tax-Free Distributions (65-90) = \$1,557,836

Potential Tax-Free Death Benefit after distributions at age 90 = \$1,581,556

Investment Advisory Services offered through Truvestments Capital LLC, an SEC registered investment advisor