

DEF: DEFERRED ENHANCED FUNDING

A Solution to Enhance Retirement Income and Death Benefits

What if life insurance was an asset, instead of an expense?

Our DEF solution enables clients to enhance their contributions into their policy in a way that earns greater tax-free income - creating an asset for retirement that is protected against negative market performance.

How Does DEF Work?

Overfunding a life insurance policy provides cash value that earns guaranteed interest from the insurance company.

Contributing more than the minimum premium means the policy can make money on that additional cash value.

Working with a lender to efficiently overfund the policy, exponentially grows the cash value, enabling significant growth over time.

Why Utilize Financing?

The **interest earned** on the enhanced contributions **offsets the interest** expense on the loan. That difference compounded over time will provide a **greater tax-free income**.

The details of how this works varies client by client; our proprietary modeling tools show you exactly how it works using your savings figures and retirement goals.



#ENHANCEYOURTOMORROW

HOW DOES DEFERRED ENHANCED FUNDING WORK?

CONSIDER THIS EXAMPLE:



- 45 Yr Old Male Contributes \$50k for 10 Years
- \$175k of Tax-Free Annual Income
- Income Stream totals \$3.5M (tax-free)
- Includes an Initial Death Benefit of \$3.7M

IDEAL DEF CANDIDATES:

Business Owners | Medical Professionals | Legal Professionals
Entrepreneurs | Dental Professionals | C-Suite Executives

GREAT USE FOR:

Retirement Income | Buffer Asset | Catastrophic Coverage

Minimum Contribution: \$35k Annually

Maximum Age: 65

Minimum Requirements: \$200k AGI/660 Credit Score or \$1M Liquid Net Worth/660 Credit Score

Funding Source: After-Tax Dollars