

TEF: TRADITIONAL ENHANCED FUNDING

A Solution to Enhance Retirement Income and Death Benefits

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

Our TEF 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 TEF 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 outcome**.

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



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HOW DOES TRADITIONAL ENHANCED FUNDING WORK?

CONSIDER THIS EXAMPLE:



Male | 55 years old

1

Typical Insurance Policy

- Have a self-funded policy funded for 25 years.
- Pay a total premium of \$2.7M.
- **Receive a \$7M death benefit.**

2

TEF

- A 55 Yr Old Male Contributes \$100k for 10 Years
- The total contribution is only \$1M.
- **Receive a \$30M tax-free death benefit.**

IDEAL TEF CANDIDATES:

High Net Worth Individuals | High Net Worth Families | Med-Large Size Business Owners

GREAT USE FOR:

Legacy and Estate Planning | Retirement Income | Catastrophic Coverage

Minimum Contribution: \$50k - Annually

Maximum Age: 70

Minimum Requirements: \$10M Net worth

Funding Source: After-Tax Dollars

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