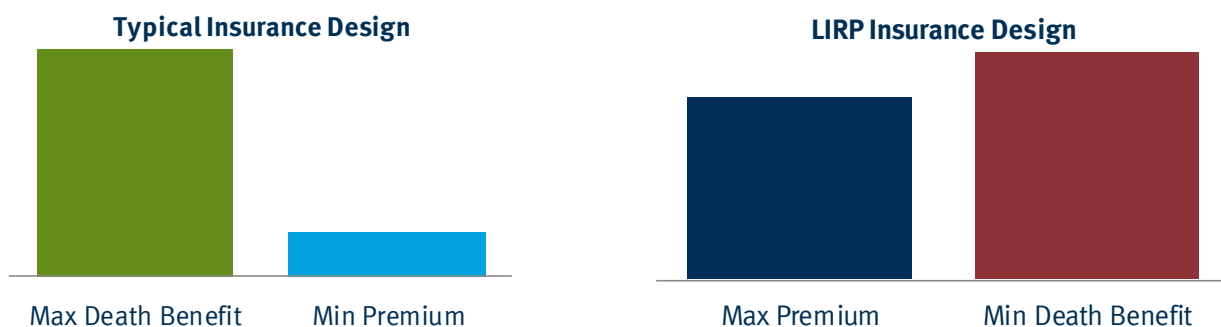
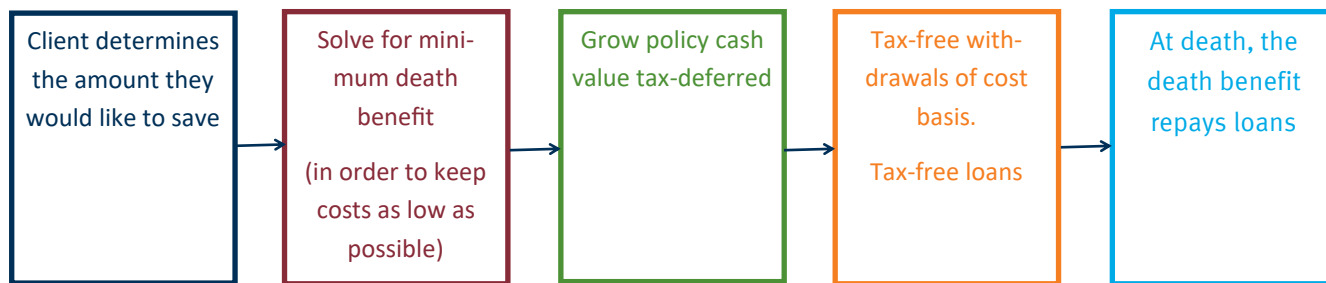


Life Insurance Retirement Plans (LIRP)

Properly structure life insurance and provide tax-free income and tax-deferred growth for high tax bracket clients who are maximizing their qualified retirement plans and desire to save more.



Problem: High income clients who are maximizing their retirement plans often want to save more for retirement in a tax advantage way.

Solution: Use their financial plan to identify clients who are maximizing savings in retirement plans and may want to contribute more in a tax advantaged way.

What to look for:

1. High **tax bracket**
2. **Maximizing** retirement plans
3. Generally **younger** (age 50 or less)

Where to look:

1 Tax and Inflation Assumptions

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	37.00%	5.90%	0.00%

2 Resources Summary

Investment Assets

Description	Owner	Current Value	Additions
Manually Entered			
401(k)	Alex	\$1,500,000	\$19,000

What IF Worksheet

Asset Additions

401(k)	Maximum
Roth:	N/A
Maximum contribution each year:	Yes

3 Personal Information and Summary of Financial Goals

Personal Information

Alex

Male - born 01/01/1979, age 40

Business Owner - \$1,000,000

Next Steps:

Ask—" If you could put more money into your 401k or do a Roth, how much would you save each year? "

Get help—

Insurance Solutions—X4035

IASubmissions@Stifel.com