

**For Agent Use
Only**

**To Benefit Agents Who Do
Business With Us.**

**Not Intended As a Solicitation
of Sales From the General
Public.**

The Retirement Account Rescue Model™

53-year old

\$100,000 IRA Annuity



IUL

\$112,334

Death Benefit

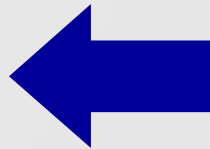
Income Tax-Free

GOAL:

Maximum Cash
Value Growth

Begin withdrawing
income at age 70

After Taxes



Six Years

\$6,912.50

per year / 72(t)

IRA

Assuming a 5.0%
yield, the IRA
balance after 72(t) is
completed:

\$81,614.35

The Retirement Account Rescue Model™

At age 70

Policy Cash Value:

\$87,114

IRA Annuity Value

5.0% assumed yield

\$132,941

\$9,703

Policy Loan

First Year

\$4,851

RMD

The Retirement Account Rescue Model™

By age 100

Annual Policy Loans:

\$9,703

Per year

\$291,090

Policy Loans

Federal Income
Tax Free

Taxable

72(t)

\$45,386.05

IRA Annuity Balance

5.0% assumed yield

\$54,051

\$301,967

RMD



Most companies will NOT accept the transfer of an IRA already in 72(t) distribution mode.

Many will not execute a 72 (t) distribution.

