

DO YOU KNOW ABOUT  
THE NEW I.R.A.®?

INTRODUCING THE  
**INSURED RETIREMENT  
ADVANTAGE®**

Learn how to utilize "other people's money" to  
enhance the funding of a tax-free retirement.



**STRATEGIC**  
LIFELINES

in conjunction with

**OPUS**  
FUNDING PARTNERS

# HOW SECURE IS YOUR FUTURE?

The dynamics of saving have dramatically changed during the last fifty years. There has been a gradual erosion in the so-called safety net of government sponsored programs, corporate defined benefit pension plans and other third-party supplemental retirement vehicles. A combination of these changes has placed greater emphasis on personal empowerment and self-directed strategies to protect, grow and maintain wealth – and support an individual's desired lifestyle.

<p><b><i>Social Security</i></b> does not provide sufficient income and the entire program is under stress to meet future funding demands</p>	<p><b><i>The majority</i></b> of retirees will not be able to depend on pensions and other employer sponsored and funded retirement plans</p>	<p>Seniors are re-entering the workforce to <b><i>make ends meet</i></b></p>
<p><b><i>Longevity</i></b> will stretch retirement periods well beyond twenty years</p>	<p>Americans, generally, <b><i>do not save enough</i></b> – current consumption imperils future living standards</p>	<p>In order to have available \$40,000/year, during retirement, you may need savings over <b><i>\$1 million</i></b></p>
<p><b><i>LESS THAN FIFTY BUCKS A DAY</i></b> - 64 million Americans are receiving monthly benefits from Social Security as of December 2019, including retired workers, spouses and children of retired workers, survivors of deceased workers, and disabled people. 70% of the 64 million (45 million people) were receiving an average monthly benefit of \$1,503 or \$49 per day before-tax</p>		

SIMPLY PUT YOU MUST TAKE RESPONSIBILITY FOR YOUR FINANCIAL FUTURE!

# CASH VALUE LIFE INSURANCE

In addition to the conventional reasons for which people will purchase Permanent Cash Value Life Insurance, that is, for the death benefit protection, many individuals will purchase the coverage for the living benefits of the cash values.

Cash Value Life Insurance carries with it some very unique benefits including:

## **TAX-DEFERRED**

While funded with after-tax dollars, the policy cash values grow tax-deferred and can be accessed on a tax-favored basis.

## **LIQUID CAPITAL**

The cash values are "liquid capital" to the policy owner and can be accessed for a multitude of purposes without penalties or taxes.

## **COMPETITIVE WITH OTHER ASSETS**

Over time, the historic returns on the cash values are competitive with many other fixed assets if the policy is designed properly.

As such, many people will place Cash Value Life Insurance in force primarily as a source of supplemental capital and/or source of additional retirement funding.

# IMPORTANCE OF TAX-FREE RETIREMENT

Historically, there has been a continual on-going debate as to whether or not an individual is better off taking a tax deduction on the contribution to a retirement savings plan and then paying the tax upon distribution (IRA, 401k, Profit Sharing, etc.) versus paying the tax upfront and having the income from the plan be distributed tax-free (Roth, Cash Value Life Insurance). The classic argument for the first strategy is that you will need less income during retirement and as such, you will likely be in a lower tax bracket.

However, this particular philosophy has recently been challenged by a number of high-profile financial professionals & economists. Consider the following:

## DREAM RETIREMENT

Recent studies support the premise that most individuals, especially in their early years of retirement, are likely to need every bit as much income as they did when they were working for lifestyle expenses as they begin doing the things they always dreamed of during retirement

## FUTURE TAX BRACKETS

Then there is the question as to whether future tax brackets are likely to be higher or lower than they are today. When we look at the state of our country's economy it is hard to imagine those brackets won't be higher when you consider the following facts:

- Our national debt is increasing at an alarming rate. As of the writing of this piece, it is already over \$29 trillion (to better understand the magnitude of the situation I would suggest you visit [www.usdebtclock.org](http://www.usdebtclock.org) and [www.truthinaccounting.org](http://www.truthinaccounting.org))
- Experts estimate that, in future dollars, just the Medicare, Medicaid and Social Security programs will cost our country over \$130 trillion
- Over 140m people will be retiring between 2022 and 2029 and with the decrease in the number of children families are having today, as opposed to the past, we will only have 2-3 people in the work force to support all the retired Americans withing the next 10-15 years
- Taxes rates are at a historic low
- Inflation is at a historic low

With all this information, it is hard to imagine future tax brackets won't increase dramatically. Perhaps this is why Bill Gates & Warren Buffet have over \$1.5 billion in Cash Value Life Insurance and the banking industry holds over \$170 billion in Cash Value Life Insurance.

So ask yourself the following question: "Does the math suggest I am better off taking a tax deduction today on a smaller amount of money and paying higher taxes on a much larger amount of money?"

Perhaps this is why so many very wealthy people today are adding Cash Value Life Insurance to their portfolios as a hedge against future tax liability; they clearly see the value of tax-free retirement income.

# ENHANCED FUNDING

“Enhanced Funding” or Life Insurance Premium Finance can significantly enhance the long-term cash value accumulation of a life insurance policy. Financing is obtained through a specialty Lender or Bank that provides a custom loan arrangement – specifically designed for The New I.R.A.®. The most common application is based on ten annual premium payments to fund an innovative type of life insurance. The annual cost or out of pocket contribution from the borrower (typically a company although there are many options) is usually about half of the premium amount and is made between five and ten years.

## DEATH BENEFIT PROTECTION

For you, your family, your company and your legacy.

## LIVING BENEFITS PROTECTION

Critical Illness  
(Cancer, Heart Attack, Stroke, etc.)  
Chronic Illness  
Long Term Care needs

## MINIMIZING RISK

Upside potential via participation in a major stock market index – with downside protection. Historic results highlight reduced volatility compared to investment alternatives.

## MORE MONEY

Enhanced Tax-Free Cash Accumulation  
Tax-Free retirement income potential to age 100

“Protection, Income, ...Greater Financial Freedom!”

# WHAT ARE THE DETAILS

- Minimum face amount of \$1,000,000 and maximum face amount of \$4,000,000 death benefit ❖
  - Minimum annual funded premium of \$50,000 – based on a ten pay, Non-MEC premium solve
  - Maximum issue age of 60
  - Minimum insured/borrower annual income requirements set by the issuing carrier\*  
\*Range from \$100,000 – \$200,000
  - Loans can be made to Corporations, Trusts and other Entities
  - Minimum Business Revenue Required of \$750,000 for two consecutive years (some carrier exceptions may apply)
  - Business contributions & participation are required in the form of interest payments beginning immediately
  - Insured's financial position must indicate a liquidity requirement of 125% of the cumulative premium payments in the first 5 years minus the contribution made by the borrower/guarantor in the first 5 years
  - Interest rate spread of 1.85% over One Year LIBOR – for a ten year term
  - No Arrangement / Origination Fee
  - One Time Financial Underwriting
  - No Annual Loan Re-qualification
  - Full Recourse Loan
- ❖ *The Insured Retirement Advantage® involves life insurance to accumulate potential cash value, retirement income and death benefit.*



## PARTICIPANTS CAN USE THIS FOR

- Estate Planning
- Key Person Policy Funding
- Buy/Sell Agreement Funding
- Executive Bonus arrangements and other life insurance based solutions
- Cash flow diversification

# PROJECTED BENEFITS

**FIFTY FOUR-YEAR-OLD-MALE  
PREFERRED HEALTH CLASSIFICATION  
\$3,646,186 INITIAL DEATH BENEFIT  
INDEX UNIVERSAL LIFE INSURANCE**

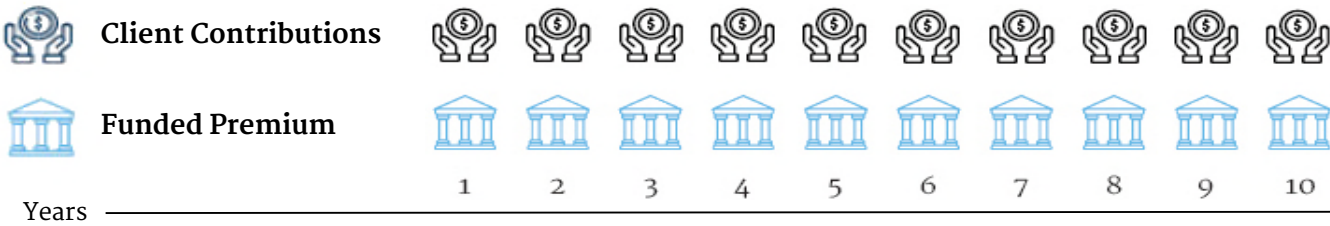
Death benefit protection with the potential for retirement income

## PLANNING OBJECTIVE

Maintain Target Death Benefit Over Lifetime  
Maximize Projected Income Starting at Age 65\*

\*Non-Guaranteed Result. Illustrated Income Generated Using Participating Policy Loans. Annual Amounts Will Vary.

Loan Payoff Illustrated Using a Participating Policy Loan. Date Is Not Contractually Set.



Years

**Client Contributions**  
\$100,000 years 1-10

**Funded Premium from Lender**  
\$200,000 years 1-10

\$1,000,000 Total Contributions

\$2,000,000 Total Contributions

### MAXIMUM DEATH BENEFIT

\$3,579,358

### POTENTIAL RETIREMENT INCOME

\$230,856/yr. to age 100 = \$6,925,689

This supplemental illustration is hypothetical and not intended to be a projection of future values and must be accompanied by a complete product illustration.

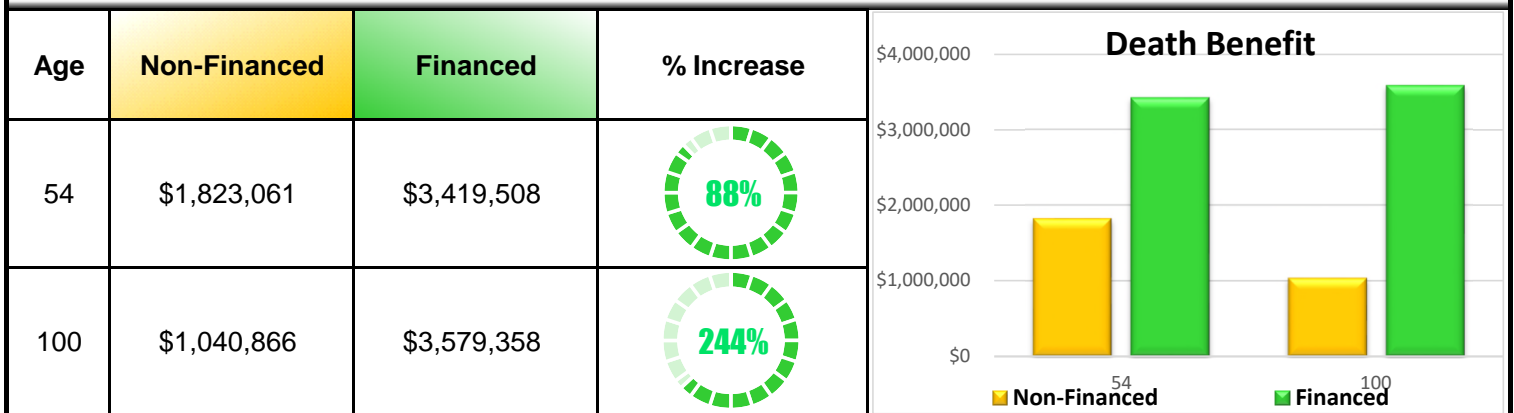
**Analytical Model Prepared for John Doe**  
**Premium Financing for Life Insurance Cost Analysis**  
**LSW Peak Life 2019**

Illustration reflects end of the year values.													
Age	*** Year	Total Premium Schedule	Excess DDA Funds (DDA-4.5)	Projected End of Year Loan Balance	Estimated Interest Rate	Projected Annual Loan Interest	Annual Client Contribution	Hypothetical Loan Pay Off and / or Income	Illustrated Life Policy Cash Surrender Value + DDA Acct	Basic Collateral Calculation	Estimated Collateral Range *(ECR) Enhancer Plus	Gross Death Benefit	Net Death Benefit After Loan Repayment
<b>Day 1 Requirements</b>				\$926,678	2.60%	\$24,428			\$855,455	\$0	\$0	\$3,646,186	\$3,419,508
55	1	\$200,000	\$700,000	\$926,678	2.60%	\$24,428	\$100,000	\$0	\$855,455	\$0	\$0	\$3,646,186	\$3,419,508
56	2	\$200,000	\$500,000	\$852,702	2.75%	\$23,774	\$100,000	\$0	\$814,649	\$0	\$0	\$3,828,135	\$3,475,433
57	3	\$200,000	\$300,000	\$777,823	2.90%	\$22,871	\$100,000	\$0	\$839,278	\$0	\$0	\$4,022,394	\$3,544,571
58	4	\$200,000	\$100,000	\$701,774	3.05%	\$21,701	\$100,000	\$0	\$846,838	\$0	\$0	\$4,229,954	\$3,628,180
59	5	\$200,000	\$0	\$727,632	3.20%	\$23,608	\$100,000	\$0	\$968,697	\$0	\$0	\$4,451,813	\$3,724,181
60	6	\$200,000	\$0	\$859,060	3.35%	\$29,178	\$100,000	\$0	\$1,204,823	\$0	\$0	\$4,687,939	\$3,828,879
61	7	\$200,000	\$0	\$996,679	3.50%	\$35,369	\$100,000	\$0	\$1,457,000	\$0	\$0	\$4,940,116	\$3,943,437
62	8	\$200,000	\$0	\$1,138,824	3.65%	\$42,145	\$100,000	\$0	\$1,726,244	\$0	\$0	\$5,209,360	\$4,070,536
63	9	\$200,000	\$0	\$1,288,466	3.80%	\$49,642	\$100,000	\$0	\$2,013,580	\$0	\$0	\$5,496,696	\$4,208,230
64	10	\$200,000	\$0	\$1,446,392	3.95%	\$57,926	\$100,000	\$0	\$2,320,123	\$0	\$0	\$5,803,239	\$4,356,847
65	11	\$2,000,000	\$0	\$1,404,789	4.10%	\$58,397	\$0	\$0	\$2,473,498	\$0	\$0	\$3,017,667	\$1,612,878
66	12	\$0	\$0	\$1,468,047	4.25%	\$63,258	\$0	\$0	\$2,638,491	\$0	\$0	\$3,166,189	\$1,698,142
67	13	\$0	\$0	\$1,536,596	4.40%	\$68,549	\$0	\$0	\$2,815,867	\$0	\$0	\$3,350,882	\$1,814,286
68	14	\$0	\$0	\$1,610,910	4.55%	\$74,314	\$0	\$0	\$3,006,541	\$0	\$0	\$3,547,719	\$1,936,809
69	15	\$0	\$0	<b>Loan Retired</b>				\$1,610,910	\$1,518,915	\$0	\$0	\$2,064,870	\$2,064,870
70	16	\$0	\$0	\$0		\$0	\$0	\$230,856	\$1,410,831	\$0	\$0	\$1,959,917	\$1,959,917
71	17	\$0	\$0	\$0		\$0	\$0	\$230,856	\$1,302,548	\$0	\$0	\$1,852,827	\$1,852,827
72	18	\$0	\$0	\$0		\$0	\$0	\$230,856	\$1,194,806	\$0	\$0	\$1,704,836	\$1,704,836
73	19	\$0	\$0	\$0		\$0	\$0	\$230,856	\$1,088,203	\$0	\$0	\$1,549,938	\$1,549,938
74	20	\$0	\$0	\$0		\$0	\$0	\$230,856	\$983,470	\$0	\$0	\$1,387,846	\$1,387,846
75	21	\$0	\$0	\$0		\$0	\$0	\$230,856	\$881,566	\$0	\$0	\$1,218,382	\$1,218,382
76	22	\$0	\$0	\$0		\$0	\$0	\$230,856	\$783,616	\$0	\$0	\$1,041,393	\$1,041,393
77	23	\$0	\$0	\$0		\$0	\$0	\$230,856	\$688,898	\$0	\$0	\$965,150	\$965,150
78	24	\$0	\$0	\$0		\$0	\$0	\$230,856	\$598,050	\$0	\$0	\$894,146	\$894,146
79	25	\$0	\$0	\$0		\$0	\$0	\$230,856	\$511,749	\$0	\$0	\$829,155	\$829,155
80	26	\$0	\$0	\$0		\$0	\$0	\$230,856	\$430,349	\$0	\$0	\$770,608	\$770,608
81	27	\$0	\$0	\$0		\$0	\$0	\$230,856	\$378,715	\$0	\$0	\$744,681	\$744,681
82	28	\$0	\$0	\$0		\$0	\$0	\$230,856	\$335,631	\$0	\$0	\$729,165	\$729,165
83	29	\$0	\$0	\$0		\$0	\$0	\$230,856	\$302,017	\$0	\$0	\$725,100	\$725,100
84	30	\$0	\$0	\$0		\$0	\$0	\$230,856	\$278,816	\$0	\$0	\$733,551	\$733,551
85	31	\$0	\$0	\$0		\$0	\$0	\$230,856	\$266,969	\$0	\$0	\$755,588	\$755,588
86	32	\$0	\$0	\$0		\$0	\$0	\$230,856	\$267,074	\$0	\$0	\$791,923	\$791,923
87	33	\$0	\$0	\$0		\$0	\$0	\$230,856	\$280,267	\$0	\$0	\$843,836	\$843,836
88	34	\$0	\$0	\$0		\$0	\$0	\$230,856	\$307,301	\$0	\$0	\$912,212	\$912,212
89	35	\$0	\$0	\$0		\$0	\$0	\$230,856	\$348,669	\$0	\$0	\$997,666	\$997,666
90	36	\$0	\$0	\$0		\$0	\$0	\$230,856	\$404,701	\$0	\$0	\$1,100,649	\$1,100,649
91	37	\$0	\$0	\$0		\$0	\$0	\$230,856	\$475,867	\$0	\$0	\$1,221,759	\$1,221,759
92	38	\$0	\$0	\$0		\$0	\$0	\$230,856	\$582,776	\$0	\$0	\$1,222,757	\$1,222,757
93	39	\$0	\$0	\$0		\$0	\$0	\$230,856	\$731,756	\$0	\$0	\$1,246,937	\$1,246,937
94	40	\$0	\$0	\$0		\$0	\$0	\$230,856	\$932,655	\$0	\$0	\$1,301,649	\$1,301,649
95	41	\$0	\$0	\$0		\$0	\$0	\$230,856	\$1,200,035	\$0	\$0	\$1,398,513	\$1,398,513
96	42	\$0	\$0	\$0		\$0	\$0	\$230,856	\$1,546,339	\$0	\$0	\$1,546,339	\$1,546,339
97	43	\$0	\$0	\$0		\$0	\$0	\$230,856	\$1,951,024	\$0	\$0	\$1,951,024	\$1,951,024
98	44	\$0	\$0	\$0		\$0	\$0	\$230,856	\$2,420,210	\$0	\$0	\$2,420,210	\$2,420,210
99	45	\$0	\$0	\$0		\$0	\$0	\$230,856	\$2,960,564	\$0	\$0	\$2,960,564	\$2,960,564
100	46	\$0	\$0	\$0		\$0	\$0	\$230,856	\$3,579,358	\$0	\$0	\$3,579,358	\$3,579,358

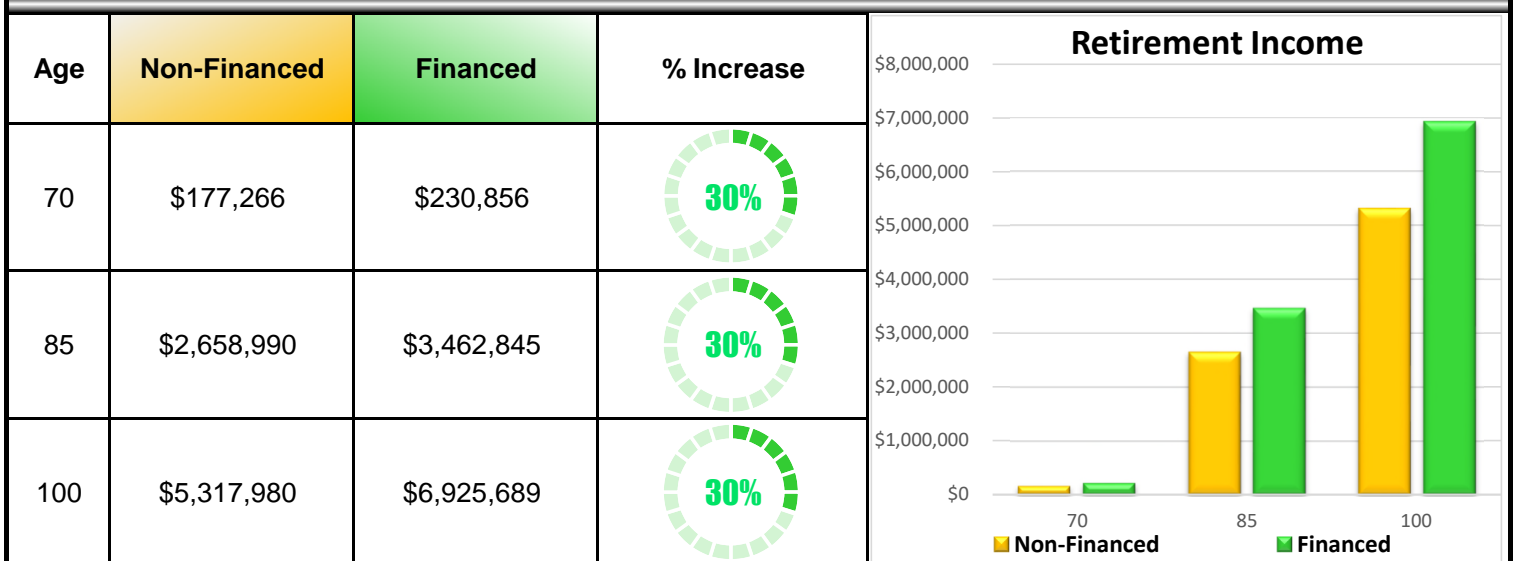
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## The Insured Retirement Advantage® Non-Financed vs Financed



### John Doe age 54 Paid \$100,000 Annual Payments for 10 years



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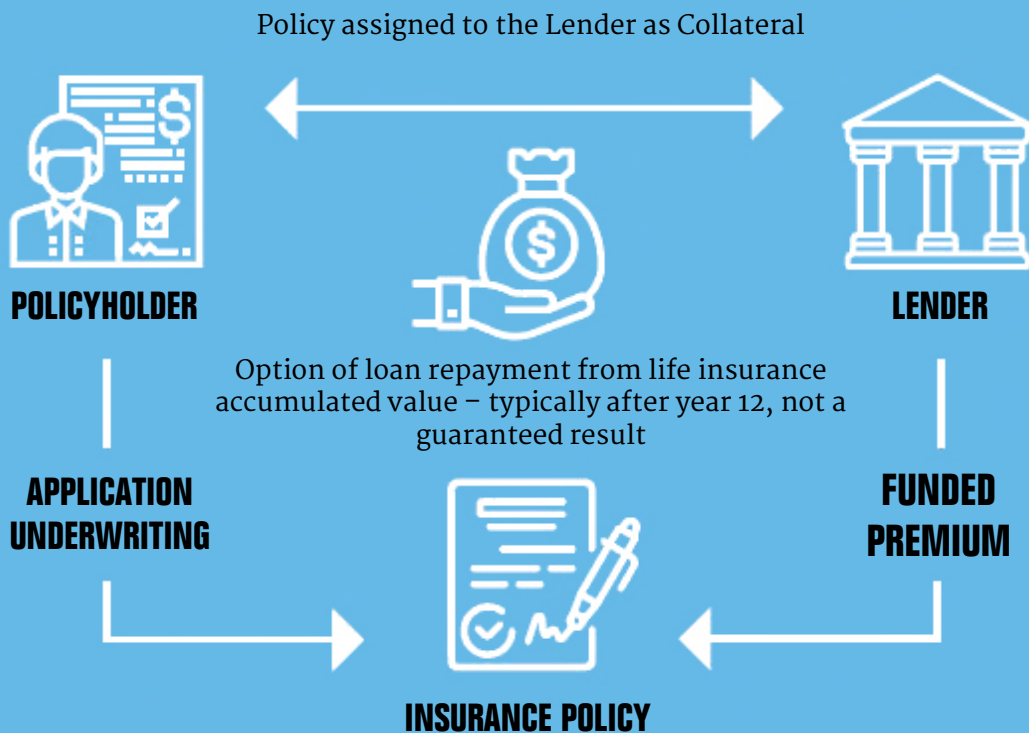
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**Analytical Model Prepared for John Doe**

Premium Finance - vs - Non-Financed								
Age	Yr	Financed Premiums				Client Paid Premiums		
		Premiums	Loan Interest Payment	Loan Payoff &/or Income	Net Death Benefit	Premiums	Income	Death Benefit
55	1	\$200,000	\$100,000	\$0	\$3,419,508	\$100,000	\$0	\$1,823,061
56	2	\$200,000	\$100,000	\$0	\$3,475,433	\$100,000	\$0	\$1,913,993
57	3	\$200,000	\$100,000	\$0	\$3,544,571	\$100,000	\$0	\$2,011,078
58	4	\$200,000	\$100,000	\$0	\$3,628,180	\$100,000	\$0	\$2,114,809
59	5	\$200,000	\$100,000	\$0	\$3,724,181	\$100,000	\$0	\$2,225,687
60	6	\$200,000	\$100,000	\$0	\$3,828,879	\$100,000	\$0	\$2,343,695
61	7	\$200,000	\$100,000	\$0	\$3,943,437	\$100,000	\$0	\$2,469,724
62	8	\$200,000	\$100,000	\$0	\$4,070,536	\$100,000	\$0	\$2,604,283
63	9	\$200,000	\$100,000	\$0	\$4,208,230	\$100,000	\$0	\$2,747,882
64	10	\$200,000	\$100,000	\$0	\$4,356,847	\$100,000	\$0	\$2,901,081
65	11	\$2,000,000	\$0	\$0	\$1,612,878	\$0	\$0	\$1,508,072
66	12	\$0	\$0	\$0	\$1,698,142	\$0	\$0	\$1,582,241
67	13	\$0	\$0	\$0	\$1,814,286	\$0	\$0	\$1,674,483
68	14	\$0	\$0	\$0	\$1,936,809	\$0	\$0	\$1,772,791
69	15	\$0	\$0	\$1,610,910	\$2,064,870	\$0	\$0	\$1,877,540
70	16	\$0	\$0	\$230,856	\$1,959,917	\$0	\$177,266	\$1,802,873
71	17	\$0	\$0	\$230,856	\$1,852,827	\$0	\$177,266	\$1,726,011
72	18	\$0	\$0	\$230,856	\$1,704,836	\$0	\$177,266	\$1,627,528
73	19	\$0	\$0	\$230,856	\$1,549,938	\$0	\$177,266	\$1,524,351
74	20	\$0	\$0	\$230,856	\$1,387,846	\$0	\$177,266	\$1,416,272
75	21	\$0	\$0	\$230,856	\$1,218,382	\$0	\$177,266	\$1,303,138
76	22	\$0	\$0	\$230,856	\$1,041,393	\$0	\$177,266	\$1,184,801
77	23	\$0	\$0	\$230,856	\$965,150	\$0	\$177,266	\$1,115,280
78	24	\$0	\$0	\$230,856	\$894,146	\$0	\$177,266	\$1,046,783
79	25	\$0	\$0	\$230,856	\$829,155	\$0	\$177,266	\$979,613
80	26	\$0	\$0	\$230,856	\$770,608	\$0	\$177,266	\$913,902
81	27	\$0	\$0	\$230,856	\$744,681	\$0	\$177,266	\$862,648
82	28	\$0	\$0	\$230,856	\$729,165	\$0	\$177,266	\$814,652
83	29	\$0	\$0	\$230,856	\$725,100	\$0	\$177,266	\$770,336
84	30	\$0	\$0	\$230,856	\$733,551	\$0	\$177,266	\$730,128
85	31	\$0	\$0	\$230,856	\$755,588	\$0	\$177,266	\$694,452
86	32	\$0	\$0	\$230,856	\$791,923	\$0	\$177,266	\$663,551
87	33	\$0	\$0	\$230,856	\$843,836	\$0	\$177,266	\$637,945
88	34	\$0	\$0	\$230,856	\$912,212	\$0	\$177,266	\$617,948
89	35	\$0	\$0	\$230,856	\$997,666	\$0	\$177,266	\$603,737
90	36	\$0	\$0	\$230,856	\$1,100,649	\$0	\$177,266	\$595,395
91	37	\$0	\$0	\$230,856	\$1,221,759	\$0	\$177,266	\$593,078
92	38	\$0	\$0	\$230,856	\$1,222,757	\$0	\$177,266	\$527,574
93	39	\$0	\$0	\$230,856	\$1,246,937	\$0	\$177,266	\$470,305
94	40	\$0	\$0	\$230,856	\$1,301,649	\$0	\$177,266	\$424,772
95	41	\$0	\$0	\$230,856	\$1,398,513	\$0	\$177,266	\$396,600
96	42	\$0	\$0	\$230,856	\$1,546,339	\$0	\$177,266	\$390,003
97	43	\$0	\$0	\$230,856	\$1,951,024	\$0	\$177,266	\$507,634
98	44	\$0	\$0	\$230,856	\$2,420,210	\$0	\$177,266	\$653,197
99	45	\$0	\$0	\$230,856	\$2,960,564	\$0	\$177,266	\$829,807
100	46	\$0	\$0	\$230,856	\$3,579,358	\$0	\$177,266	\$1,040,866

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# HOW ENHANCED FUNDING WORKS



In the event of the insured's death, while the loan is outstanding, the Lender will use a portion of the death benefit proceeds to payoff the loan. Any remaining death benefit proceeds will be distributed to the designated beneficiaries.



**ESTATE PLANNING**



**BUSINESS NEEDS**

# RETIREMENT ACCOUNT OPTIONS

	401(k)	ROTH 401(k)	IUL
<b>GROWTH</b>	Many options, typically mutual funds; account value can go down	Many options, typically mutual funds; account value can go down	Indexing credits a portion of the market's rise; protected by floor of zero
<b>TAXES PAID</b>	Deferred	Upfront	Upfront
<b>TAXES ON ACCOUNT GROWTH</b>	Entire Account Value	None	None (Assuming Policy Loan)
<b>PENALTIES WITHDRAWING BEFORE 59 1/2</b>	10% Tax Penalty	10% Tax Penalty On Earnings Only	No
<b>MANDATORY WITHDRAWALS AT 70 1/2</b>	Yes	Yes	No
<b>LIMITS ON ANNUAL CONTRIBUTIONS</b>	Yes	Yes	No
<b>DEATH BENEFIT</b>	Account Value	AccountValue	Death Benefit Above Account Value

# FREQUENTLY ASKED QUESTIONS

## DO I NEED TO APPLY FOR A LOAN

There is a simplified underwriting process and easy to complete loan application and other requirements.

## HOW IS THE LOAN PAID BACK

The loan can be repaid through a combination of methods including a loan from the life insurance policy – which is secured by the policy's accumulated value. Other options include direct out of pocket repayment via outside funds or even a mixture of a policy loan or cash value withdrawal.

## WHAT HAPPENS IF I CAN'T MAKE AN INTEREST PAYMENT

Borrowers have a variety of options available to them after the first year that provide needed flexibility so one can keep their life insurance in place.

## DO I NEED A LIFE INSURANCE EXAM

This strategy involves an Indexed Universal Life Insurance policy (IUL), which requires an underwriting process and possible exam to qualify.

## WILL I EVER NEED TO POST COLLATERAL

The Insured Retirement Advantage® is designed to reduce, and in most cases, eliminate the need for additional collateral. However, just as interest rates and market performance are not guaranteed, there is no guarantee collateral will never be required.

## WHY OPUS FUNDING PARTNERS

Our approach is based on comprehensive service, a broad range of lending partners and cutting-edge technology all engineered to address your financial planning needs. You can have complete confidence that we have the most competitive and carefully designed solution available.

**SIMPLY PUT, THE NEW I.R.A. ® ENHANCES CONSUMER PURCHASING POWER, TAX  
FREE RETIREMENT INCOME POTENTIAL AND BOTH LIVING AND DEATH BENEFIT PROTECTION.**