



# FIG

— WEALTH PARTNERS —

BUILT ON LEGACY. FOCUSED ON YOUR FUTURE.



CLIENT FOCUSED



TRUSTED ADVICE



LEGACY DRIVEN



GROWTH MINDED



**STEVEN L. CRAWFORD, MBA**  
THE RETIREMENT WEALTH COACH®

Certified Financial Fiduciary®  
National Social Security Advisors®

**MANAGING PARTNER**  
FIG WEALTH PARTNERS



**24+ YEARS EXPERIENCE**  
in the insurance and financial services industry



**RETIREMENT INCOME & ESTATE PLANNING STRATEGIST**  
Focused on protecting, growing and preserving your wealth



**CO-AUTHOR**  
Amazon Best-Seller  
"The Success Formula"  
with Jack Canfield



**FORBES TOP 10 AUTHOR**  
"What They're Not Telling Us About Our Retirement Savings."



**MEDIA CONTRIBUTOR**  
Seen on CBS "Morning Break," CBS Local News, Fox Sports and NBC 6 South Florida



**EDUCATOR & SPEAKER**  
Teaches retirement & estate strategies for affluent individuals and business owners nationwide



**TCE: TOTAL CLIENT ENGAGEMENT**  
A proven process of educating clients about what's really happening with your money in spite of media, Washington, and Wall Street.



FIDUCIARY COMMITMENT



STRATEGIC PLANNING



PROTECTING YOUR LEGACY



**EMILIA L. CRAWFORD**  
PARTNER & OPERATIONS MANAGER



Emilia L. Crawford, Partner, Operations Manager, heads up our operations and communication divisions and is responsible for the coordination of our organization.



Her responsibilities include, staff management, agency support, client processing and healthcare enrollment via Ford Insurance Group (Our sister company).



Mrs. Crawford brings 12 years of upper management to FIG Wealth and Ford Insurance Group.



She is also a licensed health insurance broker.



EDUCATE. STRATEGIZE. PROTECT. ELEVATE.



**GENE LEIBERMAN**  
NATIONAL BENEFITS DIRECTOR



Gene Leiberman, National Benefits Director has worked in the insurance and benefits services industry since 1992 with a focus on employee benefits and voluntary benefits both on an insured and non-insured basis.



He then joined one of the first bank insurance agencies in the country by joining Chemical Bank in NYC. Gene subsequently moved to United Jersey Bank/Summit Bank in NJ where he spent 5 years including becoming director of voluntary benefits.



After spending time as an independent consultant in the early 2000's. Gene has spent the last 11 years in building lifestyle non-insured benefit packages and delivery platforms ranging from discount health benefits, travel, entertainment, member rewards to cyber security.



Mr. Leiberman has extensive experience in working with brokers and marketers in the employer, affinity and association marketplace where the importance of technology in delivering digital insured and non-insured benefits have become the norm.



Gene and his wife have one son who recently graduated college and is working in Miami, now are "empty nesters" reside in Northern NJ.



EMPLOYEE EXPERTISE



VOLUNTARY LEADERSHIP



VALUE, SERVICE, RESULTS.



**TRAVIS J. MATHENY**  
FOUNDER OF BMP FINANCIAL & CERTIFIED FINANCIAL FIDUCIARY®



As a second generation native and the youngest of four children, Travis J. Matheny, National Director of Sales & Founder of BMP Financial, grew up in Aurora, Colorado.



His passion for the industry was sparked early on when he worked in customer service speaking with individuals about their retirement plans. He discovered most lacked the key tool for success; FINANCIAL LITERACY.



This led Travis to start his own practice in July 2014 with a mission of educating everyday people with the knowledge to help them achieve their goals.



Travis is very active in his community serving on nonprofit boards, volunteering in schools, and championing better healthcare and financial education.



His guiding belief:  
"You give to the community first that will help you grow your business later."



FINANCIAL EDUCATION EMPOWERING PEOPLE



FIDUCIARY COMMITMENT PUTTING CLIENTS FIRST



RETIREMENT SOLUTIONS EXPERT IN SOFTWARE PLANNING FOR A SECURE FUTURE



COMMUNITY FOCUSED GIVING TODAY GROWING TOMORROW



**NATHANIEL "NATE" POWELL**  
SALES MANAGER



"Nate" as we call him, coordinates the activity of our team members in the areas of life insurance and Medicare sales here in the Charlotte, NC metropolitan.



Nate is authorized to solicit life, health, Medicare supplement, long term care and annuities.



In addition, he holds a property & casualty insurance license for all of your auto & home insurance needs.



Nate states, "I specialize in helping clients find value benefits that fit their needs and their budget."



Furthermore, he believes "People should trust that their agent can find the best solutions for their situations and not a "One size shoe fits all philosophy" that he sees with other agents not working with FIG."



LIFE INSURANCE



MEDICARE SOLUTIONS



LONG TERM CARE & ANNUITIES



AUTO & HOME INSURANCE



**KENDRA BURNETT, MBA**  
DIRECTOR OF CONCIERGE SERVICES ESTATE DOCUMENTS PRO, LLC



Kendra Burnett, holds a Bachelor of Science in Organizational Management and a Master of Business Administration with an emphasis in Leadership and Ethics. Since entering the estate planning field in October 2022, she has worked closely with clients and licensees across the country, helping families take a vital step in their financial journey by establishing Revocable Living Trusts.



In addition to her client-focused work, Kendra also trains agents on how to effectively use the company's software, ensuring they feel confident and equipped to serve their own clients with excellence.



Based in Northwest Arkansas, Kendra draws inspiration from the region's natural beauty, strong sense of community, and slower pace of life—values that align closely with her thoughtful, relationship-centered approach to estate planning. She enjoys the distinct charm of all four seasons.



She is passionate about building genuine relationships and guiding families through thoughtful decisions that provide long-term peace of mind. Inspired by her father's advice... "If you love what you do, you'll never work another day in your life." Kendra brings heart and purpose to every aspect of her work.



ESTATE PLANNING Revocable Living Trusts & Long Term Solutions



CLIENT FOCUSED Building Relationships, Providing Peace of Mind



AGENT TRAINER Expert in Software Training & Support



NORTHWEST ARKANSAS Trained in Community Inspired by Nature

# We Specialize In Four Areas of Income Planning:

1

*The first:*  
**PROVIDES THE LARGEST  
TAX DEDUCTION ALLOWABLE BY LAW**



2

*The second, provides*  
**GUARANTEED RETIREMENT INCOME  
THAT YOU CANNOT OUTLIVE**



3

*The third can*  
**REDUCE, ELIMINATE OR  
DIVERSIFY STOCK MARKET RISKS**



4

*And the Fourth | is the ability to*  
**PURCHASE ESTATE PLANNING  
TOOLS AT A PRE-TAX BASIS**



**INCOME TODAY.  
SECURITY TOMORROW.  
LEGACY FOREVER.**

Strategic solutions. Lasting impact.



Minimize Taxes  
Keep More of What  
You Earn



Create Guaranteed  
Income for Life



Protect and Grow  
Your Wealth



Leave a Lasting  
Legacy

**FIG** | WEALTH  
PARTNERS

Clarity Today. Confidence Tomorrow.  
**Legacy Forever.**



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Charlotte, NC 28210



**980-486-0250**



[www.figwealthpartners.com](http://www.figwealthpartners.com)



[www.advancedtaxplanners.com](http://www.advancedtaxplanners.com)



**Let's build your plan  
for a tax-smart future.**

Schedule your complimentary  
strategy session today.

INCOME TODAY.  
SECURITY TOMORROW.  
LEGACY FOREVER.

# OUR SERVICES

COMPREHENSIVE STRATEGIES. INTEGRATED SOLUTIONS. LASTING IMPACT.

We provide proactive, tax-efficient strategies to help you build, protect and transfer wealth—with a focus on *income*, *security*, and *legacy*.



## LEVERAGED LIFE INSURANCE

Use the bank's money to purchase life insurance that can provide tax-free income and a legacy for your family.



## TAX-FREE INCOME PLANNING

Design strategies to create tax-free income in retirement and reduce your lifetime tax exposure.



## RETIREMENT INCOME PLANNING

Build a plan for guaranteed income you cannot outlive and maintain your lifestyle with confidence.



## RISK MANAGEMENT

Reduce, eliminate, or diversify market risk and protect your wealth from market volatility.



## ESTATE PLANNING STRATEGIES

Purchase estate planning tools at a pre-tax basis and create a legacy that lasts for generations.



## TAX STRATEGY & REDUCTION

Identify and implement proactive strategies to minimize taxes for you, your business, and your legacy.



## BUSINESS OWNER SOLUTIONS

Specialized strategies for business owners to build wealth, reduce taxes, and reward key employees.



## CASH FLOW & BANKING STRATEGIES

Optimize cash flow and leverage banking relationships to support your financial goals.



## CHARITABLE GIVING STRATEGIES

Support the causes you care about while enhancing your tax efficiency and legacy.



## WEALTH TRANSFER & LEGACY PLANNING

Coordinate wealth transfer strategies to minimize taxes and ensure your wishes are honored.



ENJOY TODAY



SECURE TOMORROW



PROTECT WHAT MATTERS



LEAVE A LEGACY



ONE TEAM.  
ONE PLAN.  
YOUR FUTURE.



INDEPENDENT.  
FIDUCIARY.  
OBJECTIVE.



CUSTOMIZED  
STRATEGIES  
FOR YOUR LIFE.



RELATIONSHIPS  
BUILT ON TRUST.  
FOCUSED ON YOU.



FINANCIAL CLARITY.  
CONFIDENCE TODAY.  
LEGACY FOREVER.

# WHO WE WORK WITH

We partner with successful individuals, families, and business owners who are looking for proactive, tax-efficient strategies to build, protect and transfer wealth for a *confident today* and a *lasting legacy* tomorrow.



## SUCCESSFUL INDIVIDUALS & FAMILIES

High-income earners who want to preserve and grow their wealth, reduce taxes, and create a lasting legacy for their loved ones.



## BUSINESS OWNERS & ENTREPRENEURS

Business owners and entrepreneurs seeking to maximize cash flow, minimize taxes, and build long-term business and personal wealth.



## EXECUTIVES & PROFESSIONALS

Corporate executives and professionals who want to keep more of what they earn and plan for a tax-efficient retirement.



## INVESTORS

Investors who want to diversify their strategies, reduce risk, and grow wealth with a focus on tax efficiency and downside protection.



## PRE-RETIRES & RETIREES

Those approaching or in retirement who want guaranteed income, lower taxes, and protection from market volatility.



## THOSE FOCUSED ON LEGACY & ESTATE PLANNING

Individuals and families who want to protect their wealth, minimize estate taxes, and create a legacy that lasts for generations.



**ONE TEAM.  
ONE PLAN.  
YOUR FUTURE.**



INDEPENDENT.  
FIDUCIARY.  
OBJECTIVE.



TAX-EFFICIENT  
STRATEGIES.  
BUILT FOR YOU.



RELATIONSHIPS  
BUILT ON TRUST.  
FOCUSED ON YOU.



FINANCIAL CLARITY.  
CONFIDENCE TODAY.  
LEGACY FOREVER.



# FIG

WEALTH PARTNERS

For the Professionals  
Who Care for Others,  
We Plan for Your Future.



## COMPREHENSIVE WEALTH STRATEGIES Designed for Healthcare Professionals



### RETIREMENT PLANNING

- Build a secure retirement on your terms
- Retirement tax diversification strategies
- Income protection & cash flow strategies for long-term security
- Plan for the lifestyle, travel & peace of mind you deserve



### ADVANCED TAX STRATEGIES

- Minimise tax legally & efficiently
- Structure income & expenses for optimal outcomes
- Maximise deductions & credits
- Stay compliant with tax laws & regulations



### INCOME & ESTATE PLANNING

- Protect your income & assets
- Estate planning for your family's future
- Succession planning for your practice or business
- Reduce estate taxes & preserve your legacy

### WHY PARTNER WITH FIG WEALTH PARTNERS?



Healthcare Focused



Local Knowledge



Independent Advice



Long-Term Partnership



PROTECTING TODAY. PLANNING TOMORROW. BUILDING LEGACIES.

# INCOME PROTECTION

## PLAN TODAY. PROTECT TOMORROW.



Your ability to earn an income is your most valuable asset.

A disability can happen in an instant. **Income Protection (Disability Insurance)** helps replace lost income and protect your lifestyle and your business.



### PROTECT YOUR PERSONAL INCOME



- Replace lost income so you can focus on recovery—not financial stress.
- Keep up with mortgage and living expenses.
- Protect your family's future and financial security.
- Maintain your lifestyle and achieve your long-term goals.



### PROTECT YOUR BUSINESS OVERHEAD



- Pay fixed business expenses (rent, utilities, loans, etc.)
- Retain your valuable team
- Protect cash flow and business stability
- Preserve the value of your practice or business



BECAUSE LIFE DOESN'T STOP WHEN YOU CAN'T WORK.



KEEP YOUR BUSINESS STRONG—EVEN WHEN YOU'RE NOT.



**FINANCIAL SECURITY**  
for you and your loved ones



**COVERAGE WHEN YOU NEED IT MOST**



**FLEXIBLE PLANS**  
to fit your needs and budget



**DESIGNED FOR PROFESSIONALS**  
like you



**FOCUS ON RECOVERY.**  
WE'VE GOT YOU COVERED.

YOUR INCOME. YOUR BUSINESS. YOUR FUTURE. PROTECT WHAT MATTERS MOST.

# Is Your Retirement Tax Diversified?



- ✓ Reduce Future Tax Exposure
- ✓ Create Tax-Efficient Income
- ✓ Protect Your Wealth



# THE NEW M.A.P. WORKSHEET



**BLUE**  
= CASH

**1%**

< INFLATION

- Minimal Growth
- No Losses
- Mostly Liquid
- Usually Taxable

**TYPES OF BLUE MONEY**

- Money Market
- Checking Account
- Savings Account
- Certificate of Deposit
- Treasury Notes
- Saving Bonds



**GREEN**  
= PROTECTED MONEY

**4-8%**

> INFLATION

- Moderate Growth
- No Losses
- Tax Deferred & Tax Free Options

**TYPES OF GREEN MONEY**

- Fixed Interest Annuities
- Fixed Indexed Annuities
- Permanent Life Contracts

Must Adhere to Rules

- 1 Protect Principal
- 2 Retain Gains
- 3 Provide Income for Life
- 4 Capable of Tax Free



**RED**  
= RISKY MONEY

**+30%**

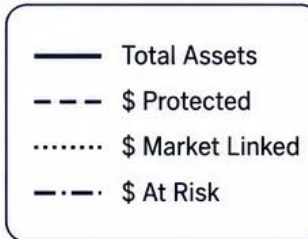
> INFLATION

- Potentially Higher Growth
- Higher Risk of Loss
- Mostly Liquid

**-23%**

**TYPES OF RED MONEY**

- Stocks
- ETF's
- Bonds
- Mutual Funds
- Options
- REIT's
- Commodities & Futures
- Variable Annuities
- Variable Life



**SAMPLE: CONSERVATIVE INVESTOR MODEL**

**10%** **BLUE**

- Protected from Loss
- Minimal Growth

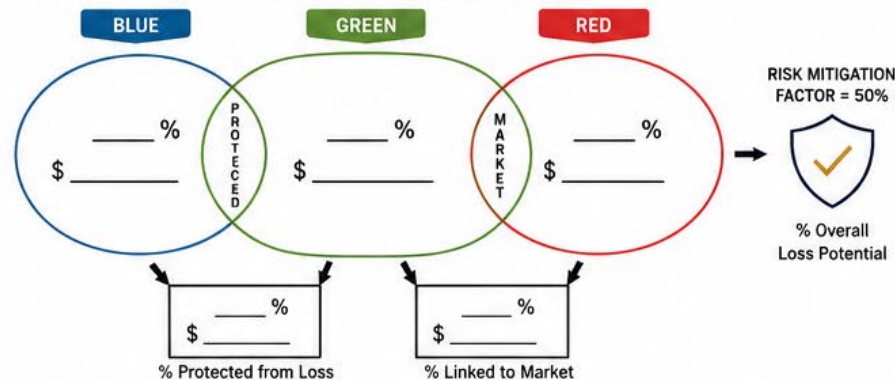
**65%** **GREEN**

- Protected from Loss
- Moderate Growth

**25%** **RED**

- Not Protected from Loss
- Potentially Higher Returns

**THE NEW M.A.P. WORKSHEET**



**ONE TEAM.  
ONE PLAN.  
YOUR FUTURE.**



INDEPENDENT.  
FIDUCIARY.  
OBJECTIVE.



CUSTOMIZED  
STRATEGIES  
FOR YOUR LIFE.



RELATIONSHIPS  
BUILT ON TRUST.  
FOCUSED ON YOU.



FINANCIAL CLARITY.  
CONFIDENCE TODAY.  
LEGACY FOREVER.

# THE POWER OF TAX ADVANTAGE



KEEP MORE. GROW MORE. LEAVE MORE.

See the impact of tax-deferred growth with fees vs. tax-free growth without fees over a 20-year period.

### TAX-DEFERRED INVESTMENT

8% GROSS RETURN | 1% AUM FEE

- ✓ 8% gross annual return
- ✓ 1% AUM fee reduces returns annually
- ✓ Growth is tax deferred
- ✓ Taxes paid later upon withdrawal
- ✓ Keep more working for you

FUTURE VALUE BEFORE TAXES	AUM FEES PAID OVER 20 YEARS (1% ANNUALLY)	TAXES PAID AT WITHDRAWAL (24%) <sup>1</sup>	AFTER TAXES & FEES
<b>\$466,096</b>	-\$105,043	-\$86,652	<b>\$274,401</b>

**NET VALUE AFTER 20 YEARS**  
Starting at age 45 with a \$100,000 investment **\$274,401**

**VS.**

**20 YEAR TIME HORIZON**

**STARTING AT AGE 45**

**\$100,000 INITIAL INVESTMENT**

### TAX-FREE INVESTMENT

6% GROSS RETURN | 0% AUM FEE

- ✓ 6% gross annual return
- ✓ Growth is 100% tax free
- ✓ No taxes now or later
- ✓ No AUM fees – keep more of what you earn
- ✓ Keep more working for you

FUTURE VALUE AFTER 20 YEARS	TAXES OWED
<b>\$320,714</b>	<b>\$0</b>

**NET VALUE AFTER 20 YEARS**  
Starting at age 45 with a \$100,000 investment **\$320,714**

**TAX ADVANTAGE MAKES A DIFFERENCE.**  
Even with a lower return, the tax-free investment without fees results in **\$46,313 more** after 20 years.

**TAX-FREE ADVANTAGE AFTER 20 YEARS**  
**\$46,313**  
More wealth. More control. More legacy.

**IMPORTANT CONSIDERATIONS**  
This example is hypothetical and for illustrative purposes only. Results will vary based on tax rate, time horizon, market performance, and individual circumstances. Consult your tax and financial advisor for personalized guidance.

- ASSUMPTIONS:**
- 20-year time horizon starting at age 45
  - \$100,000 initial investment
  - Tax-deferred investment earns 8% gross return with 1% AUM fee annually
  - Tax-free investment earns 6% gross return with 0% AUM fee
  - Taxes on tax-deferred account calculated at 24% ordinary income tax rate<sup>1</sup>
  - No additional contributions or withdrawals

<sup>1</sup> 24% represents a hypothetical combined federal and state ordinary income tax rate.  
This is a hypothetical example for illustrative purposes only and does not represent any specific investment. Tax-deferred investments are subject to taxes upon withdrawal. Tax-free investments qualify under current tax law and may be subject to change.

# TAX-FREE INCOME EQUIVALENT

THE POWER OF TAX ADVANTAGE



\$686,000 IN TAX-FREE INCOME IS THE EQUIVALENT TO

# \$1,095,443

IN TAXABLE INCOME



## TAX-FREE GROWTH. TAX-FREE INCOME.

Strategies that provide tax-free income can significantly increase what you keep. Here's how \$686,000 in tax-free income compares to taxable income at a **37%** combined tax rate (Federal + NC State).



## THE FORMULA

$$\text{Taxable Income Equivalent} = \frac{\text{Tax-Free Income}}{1 - \text{Tax Rate}} = \frac{\$686,000}{1 - 0.37} = \$1,095,443$$

For illustrative purposes only. Individual results will vary based on specific circumstances.



AT A 37% COMBINED TAX RATE  
(FEDERAL 37% + NC STATE 4.25%)

\$686,000 TAX-FREE INCOME  
IS EQUIVALENT TO

# \$1,095,443

IN TAXABLE INCOME

## TAX BREAKDOWN (37% COMBINED RATE)



Federal Income Tax (37%)

\$254,820



North Carolina State Income Tax (4.25%)

\$29,232



Total Taxes

\$284,052

**Taxable Income Needed**

**\$1,095,443**



## KEEP MORE. LIVE MORE. LEAVE MORE.

Properly structured solutions can help you keep more of what you earn and create lasting impact for the people you love.



Tax rates are subject to change. Consult your tax advisor for personalized guidance.

# The Super Roth Strategy

## WHAT IS THE SUPER ROTH™?

A powerful Indexed Universal Life (IUL) strategy designed to help you build wealth and create tax-free retirement income.



**A STRATEGIC SOLUTION FOR TODAY. | A TAX-FREE LEGACY FOR TOMORROW.**

Help protect your family. Build wealth. Create lasting financial freedom.

# LEVERAGED LIFE INSURANCE

## Use the Bank's to Finance Your Retirement

### THE BANK'S CAN BE YOUR GREATEST FINANCIAL ALLY

Leveraged Life Insurance allows you to use other people's money (OPM) – the bank's money – to purchase a life insurance policy that can provide tax-free income and a legacy for your family.



#### THE BANK

You obtain a loan from the bank using the life insurance policy as collateral.



#### THE POLICY

The loan proceeds are used to purchase a high cash value life insurance policy.



#### THE GROWTH

The policy grows tax-deferred while you make interest payments on the loan.



#### THE BENEFIT

Access tax-free income in retirement through policy loans and/or withdrawals.



**THE LARGEST TAX DEDUCTION ALLOWABLE BY LAW THAT MOST BUSINESS OWNERS ARE UNAWARE OF.**

Premiums paid on a properly structured Cash Value Life Insurance policy can qualify for the **LARGEST TAX DEDUCTION ALLOWABLE BY LAW** under IRC Section 162 – and most business owners never take advantage of it.



#### WHY BUSINESS OWNERS CHOOSE LEVERAGED LIFE INSURANCE

- ✓ Build substantial wealth income tax-free
- ✓ Access cash in retirement without penalties
- ✓ Maintain control of your money
- ✓ Provide a tax-free death benefit for your beneficiaries
- ✓ Create a legacy without eroding your estate
- ✓ A powerful strategy for high income earners and business owners





Smarter Strategy. Stronger Future.

# HOW KAI-ZEN® POWERS YOUR RETIREMENT

A smarter way to save, grow, and create tax-efficient income.



## THE RETIREMENT SAVINGS CHALLENGE

90% of U.S. households earning more than \$200,000 per year are **under-saving** for retirement and risk outliving their money.<sup>1</sup>



## THE KAI-ZEN® SOLUTION

A bank-backed, IUL insurance strategy that frontloads your retirement contributions and maximizes your savings potential.

- ✓ **Principal Protection** 0% floor protects your money
- ✓ **Market-Tracking Growth** Linked to S&P 500
- ✓ **Tax-Advantaged Benefits** Grow tax-deferred and access tax-free income potential

## HOW IT WORKS



## WHY KAI-ZEN® IS DIFFERENT



### FRICTIONLESS FINANCING

- ✓ No credit checks
- ✓ No personal guarantees
- ✓ No loan documents to sign
- ✓ No out-of-pocket interest expenses



### COMPREHENSIVE SECURITY

- ✓ High death benefits
- ✓ Living benefit riders<sup>2</sup>
- ✓ Chronic illness riders<sup>2</sup>
- ✓ Terminal illness riders<sup>2</sup>



### ACCELERATED & TAX-FREE GROWTH

- ✓ More capital
- ✓ Tax-efficient growth
- ✓ Tax-free distributions
- ✓ Zero market loss

## CASE STUDY COMPARISON

Two individuals, both 45 years old, contribute \$50,000 per year for five years (\$250,000 total).



	TRADITIONAL IUL	LEVERAGED KAI-ZEN®
Total Contributions	\$250,000	\$250,000
Potential Retirement Income	\$70,000 / year	<b>\$113,000 / year</b>
Total Potential Distributions	\$1,680,000	<b>\$2,712,000</b>
Death Benefit (at age 90)	\$480,723	<b>\$1,258,635</b>



A staggering **74%** of your financial success is due to the amount of capital you have at work.<sup>3</sup>

### Sources:

- 1) U.S. Census Bureau, Smart Asset, and Financial Samurai
- 2) Living benefits and riders availability may vary by product and state.
- 3) Retirement Success: A surprising look into the factors that drive positive outcomes. David Blanchett & Jason Grant.



**ARE YOU READY TO ACCELERATE YOUR RETIREMENT SAVINGS STRATEGY? LET'S TALK.**

Let's talk about how KaiZen® can help you build a more secure, tax-efficient future.



BUILT ON LEGACY. FOCUSED ON YOUR FUTURE.

# KAIZEN® PREMIUM FINANCING STRATEGY

## Leveraging Private Banking Relationships to Enhance Wealth Transfer, Tax Efficiency & Legacy Planning

For Affluent Families, Physicians, Executives & Business Owners



Kaizen® is a private banking solution that leverages a bank line of credit to finance life insurance premiums, allowing clients to preserve liquidity, optimize cash flow, and build tax-advantaged wealth for their legacy.

### EXAMPLES OF MAJOR BANKS PARTICIPATING IN KAIZEN® PREMIUM FINANCING ARRANGEMENTS

1 <b>TRUIST</b> Truist Financial	2 <b>WELLS FARGO</b> Wells Fargo	3 <b>BANK OF AMERICA</b> Bank of America	4 <b>usbank</b> U.S. Bank	5 <b>FIRST FOUNDATION</b> First Foundation Bank
6 <b>WA</b> Western Alliance Bank	7 <b>PACIFIC PREMIER BANK</b> Pacific Premier Bank	8 <b>CITY NATIONAL BANK</b> City National Bank	9 <b>BMO</b> BMO Bank	10 <b>JPMorgan Chase &amp; Co.</b> JPMorgan Chase

Representative examples of lenders that have participated in premium financing arrangements. Lender availability varies by client qualifications and market conditions.

### THE KAIZEN® ADVANTAGES



**PRESERVE LIQUIDITY**  
Keep working capital invested in your business or portfolio.



**OPTIMIZE CASH FLOW**  
Use a low-cost line of credit to finance premiums.



**TAX-EFFICIENT GROWTH**  
Policy cash value grows income tax-deferred.



**ENHANCE LEGACY & WEALTH TRANSFER**  
Provide financial security for future generations.



**PRIVATE BANKING SOLUTION**  
Delivered through select banking relationships.

### LIFE INSURANCE SOLUTIONS

Commonly Used with Kaizen®

#### WHOLE LIFE INSURANCE



- Guaranteed cash value growth\*
- Guaranteed death benefit\*
- Dividends may be paid (not guaranteed)
- Not directly exposed to market losses

#### INDEXED UNIVERSAL LIFE (IUL)



- Downside market protection with a 0% floor (subject to policy terms)
- Potential for index-linked growth
- Cash value subject to policy charges, loans, and performance factors

\*As long as premiums are paid as required and policy terms are met.

#### WHO IS A CANDIDATE?

Net Worth \$1M+	Income \$150K+	Business Owners	Physicians	Executives

#### WHAT MAKES KAIZEN® DIFFERENT?

- ✓ Designed to minimize outside collateral requirements
- ✓ Policy cash value serves as the primary collateral source
- ✓ Helps preserve liquidity and investable assets
- ✓ May provide significant death benefit leverage
- ✓ Focused on long-term wealth transfer and legacy planning

#### POTENTIAL RISKS

- ✓ Interest Rate Risk
  - ✓ Policy Performance Risk
  - ✓ Lender Renewal Risk
  - ✓ Carrier & Lending Guidelines
- The use of borrowed funds to pay life insurance premiums involves risks. Clients should consult their tax, legal, and financial advisors.

#### LIFE INSURANCE OVERVIEW

**WHOLE LIFE INSURANCE**  
Whole life insurance generally provides guaranteed cash value accumulation and guaranteed death benefit protection, subject to policy terms and premium requirements. Cash value is not directly exposed to market losses.

**INDEXED UNIVERSAL LIFE (IUL)**  
IUL insurance provides downside market protection through policy guarantees and index crediting methodologies but is subject to policy charges, loan provisions, caps, participation rates, and other policy factors.

#### BUILT FOR GENERATIONS. FOCUSED ON LEGACY.

Kaizen® combines the strength of private banking with the power of life insurance to help you build, preserve, and transfer wealth more efficiently.



**IMPORTANT DISCLOSURE:** Kaizen® is a premium financing strategy and is not a deposit account and is not FDIC insured. Financing is provided by participating lending institutions and is subject to lender approval, underwriting, collateral requirements, and prevailing interest rates. Life insurance policies are issued by their respective insurance carriers and are backed by the financial strength and claims-paying ability of the issuing insurer. Whole life insurance generally provides guaranteed cash value accumulation and guaranteed death benefit protection, subject to policy terms and premium requirements. Indexed Universal Life (IUL) insurance provides downside market protection through policy guarantees and index crediting methodologies but is subject to policy charges, loan provisions, caps, participation rates, and other policy factors. Premium financing involves risks, including changes in interest rates, policy performance, collateral requirements, and lender renewal terms. Actual results may vary from policy illustrations. Clients should consult their tax, legal, and financial advisors before implementing any premium financing strategy.



The banks shown are representative examples of institutions that have participated in premium financing and private banking arrangements. Lending relationships, availability, underwriting standards, and financing terms may change without notice. No representation is made that any specific lender will participate in a case.



For financial professional use and educational purposes only. Not intended as legal, tax, accounting, or investment advice.



FIG Wealth Partners helps successful families, physicians, executives, and business owners leverage advanced planning strategies to create tax-efficient retirement income, maximize legacy transfer, and protect generational wealth.



**PLANNING**  
Strategic.  
Intentional.  
Tax-Efficient.



**PROTECTION**  
Life Insurance.  
Asset Protection.  
Income Security.



**LEGACY**  
Wealth Transfer.  
Estate Planning.  
Generational Impact.



**FIGWEALTHPARTNERS.COM**  
PRIVATE STRATEGIES.  
GENERATIONAL IMPACT.



**FIG**  
WEALTH PARTNERS

GUIDING YOUR WEALTH. BUILDING YOUR LEGACY.

# Executive Benefits

Strategic solutions to attract, reward, and retain top executive talent.



#### MAXIMIZE TAX ADVANTAGES

Unlock the largest tax deductions available for your business.

- **412(e)(3) Plans** – Highest contribution limits for key executives
- **Solo 401(k) Plans** – Significant tax savings for business owners



#### DESIGNED FOR IMPACT

Our tailored executive benefit plans help you reward key talent, reduce tax liability, and build a stronger, more successful organization.



#### THE LARGEST TAX DEDUCTION

Retirement plans like 412(e)(3) and Solo 401(k) can provide your business with the largest tax deduction allowed by the IRS—helping you keep more of what you earn.



Attract  
Top Talent  
Win the best.



Reward  
Performance  
Incentivize results.



Retain  
Key Leaders  
Build loyalty.



Build  
Lasting Value  
Strengthen your future.

#### FIG WEALTH PARTNERS

- 📍 5960 Fairview Rd, Suite 329  
Charlotte, NC 28210
- 📞 980.486.0250
- 🌐 [FIGWealthPartners.com](http://FIGWealthPartners.com)

# THE LARGEST TAX DEDUCTION AVAILABLE BY LAW... And Most Business Owners Aren't Using It.\*\*

- » Paying \$100K–\$500K+ in taxes annually?
- » Maxing out your 401(k)... and still overpaying?
- » Your CPA only talks to you after the year ends?



## DEFINED BENEFIT / CASH BALANCE PLANNING

✓ Reduce Taxes by  
**\$100K–\$300K+** Per Year

▮ Accelerate Your  
Retirement Savings

💰 Stack on Top of Your  
401(k)!

Typical 401(k)  
MAX \$24K–\$72K



Defined Benefit Plan  
UP TO  
**\$150K–\$300K+**



“This is how top 5% earners dramatically reduce taxes—while building guaranteed retirement income.”

Stop Overpaying the IRS.  
Start Designing Your Tax Strategy.

📞 Call: 980-486-0250



[www.figwealthpartners.com](http://www.figwealthpartners.com)

[www.advancedtaxplanners.com](http://www.advancedtaxplanners.com)



**BUSINESS OWNERS**  
MAXIMIZE DEDUCTIONS &  
BUILD LONG-TERM WEALTH



**DOCTORS &  
MEDICAL PROFESSIONALS**  
SPECIALIZED TAX & WEALTH  
STRATEGIES



**ASSET PROTECTION**  
PROTECT YOUR INCOME,  
ASSETS & LEGACY



**RETIREMENT &  
ESTATE PLANNING**  
SECURE YOUR FUTURE  
& YOUR FAMILY

\*\*Results vary based on income and plan design. This information is for educational purposes only and should not be considered tax or legal advice.  
Please consult your tax and legal professionals regarding your specific situation.

# KEEP MORE. BUILD MORE. *Stress Less.*

Strategic tax planning today creates more wealth for **tomorrow.**

ADVANCED  
TAX PLANNERS

 **FIG**  
WEALTH PARTNERS



## TAX SOLUTIONS DESIGNED FOR:



### PHYSICIANS

Reduce taxes and maximize what you've earned.



### BUSINESS OWNERS

Lower your tax liability and increase cash flow & growth.



### 1099 EARNERS

Strategic planning made for your unique income.



### YOUR FUTURE

Retirement, estate, and wealth planning with tax efficiency in mind.

## THE ATP DIFFERENCE

- ✓ Proactive tax planning all year round
- ✓ Customized strategies for your goals
- ✓ Integrated with wealth & estate planning
- ✓ Personalized. Strategic. Results-driven.

Advanced Tax Planners is proud to partner with **FIG Wealth Partners** to deliver comprehensive tax and wealth solutions.



**READY TO  
TAKE CONTROL?**

Let's build your custom tax strategy.  
*Contact us today!*



**800.306.5086**



[advancedtaxplanners.com](http://advancedtaxplanners.com)



Advanced Tax Planners

# ADVANCED TAX STRATEGY FOR HIGH-INCOME EARNERS

Designed for business owners and professionals seeking to reduce tax liability and improve long term financial efficiency.



Most individuals don't have a tax plan — they have a strategy gap.



We implement proactive, IRS-compliant strategies before tax season and where the greatest opportunities exist.

## STRATEGIC VALUE



\$50,000+ Annual Tax Reduction



Improved Cash Flow



Enhanced Wealth Positioning

## INVESTMENT STRUCTURE

\$25K-\$50K Savings

\$5K Fee

\$50K-\$100K Savings

\$10K Fee

\$100K-\$200K Savings

\$20K Fee

\$200K+ Savings

\$25K Fee

## RETURN ON STRATEGY



\$109K Reduction  
- \$10K Investment  
= \$99K Net Benefit



\$290K Reduction  
- \$20K Investment  
= \$270K Net Benefit

## WHO WE SERVE



Business Owners



Medical & Dental Professionals



High Income W-2 Earners



Proactive Wealth Builders



### SCHEDULE A PRIVATE TAX STRATEGY CONSULTATION

Calendar a session to review your wealth and retirement goals with a customized tax plan.



### CALL TODAY

980-486-0250

# Estate Planning Classes

TAUGHT BY

**Steven L. Crawford, MBA**

*Certified Financial Fiduciary & Estate Planning Consultant*

## WHAT YOU'LL LEARN

- Revocable living trusts & how they protect your family
- Avoiding probate & minimizing estate taxes
- Powers of attorney & healthcare directives
- Wealth transfer strategies for future generations
- Protecting assets from creditors & lawsuits






# ESTATE PLANNING

Plan Today. Protect Tomorrow.

## WHAT IS A REVOCABLE LIVING TRUST?

A Revocable Living Trust is a legal document created during your lifetime to hold and manage your assets for your benefit and the benefit of your loved ones.

-  You (the Grantor) create the trust and **control** the assets.
-  You can **change or cancel** the trust at any time.
-  After your lifetime, your trustee **manages** the assets for your beneficiaries.



REAL ESTATE



BANK ACCOUNTS



INVESTMENTS



PERSONAL PROPERTY

Assets in your trust are managed for you and distributed to your beneficiaries—on your terms.

## WHY IT HELPS AVOID PROBATE





### WITHOUT A TRUST (GOES THROUGH PROBATE)


-  **1. FILE IN PROBATE COURT**  
Your will is submitted to the court.
-  **2. WAITING PERIOD**  
The court validates the will and notifies heirs and creditors.
-  **3. COURT SUPERVISION & FEES**  
Attorney fees, court costs, and administrative expenses are paid.
-  **4. ASSETS DISTRIBUTED**  
Remaining assets are distributed to your heirs—often after months or even years.

 TIME-CONSUMING • EXPENSIVE • PUBLIC

VS.

### WITH A REVOCABLE LIVING TRUST (AVOIDS PROBATE)

-  **1. YOU CREATE YOUR TRUST**  
You transfer assets into your trust during your lifetime.
-  **2. YOU STAY IN CONTROL**  
You (as trustee) manage the assets as usual.
-  **3. SMOOTH TRANSITION**  
After your passing, your successor trustee steps in—no court process.
-  **4. ASSETS GO TO YOUR BENEFICIARIES**  
Assets are distributed privately, quickly, and efficiently—exactly as you planned.

 FAST • PRIVATE • COST-EFFECTIVE • PEACE OF MIND



A REVOCABLE LIVING TRUST PUTS YOU IN CONTROL TODAY

*and protects your loved ones tomorrow.*





# FIG

— WEALTH PARTNERS —

BUILT ON LEGACY. FOCUSED ON YOUR FUTURE.

# WHAT CAN BE INCLUDED IN A REVOCABLE LIVING TRUST?

A revocable living trust can hold and manage a wide range of assets during your lifetime and distribute them according to your wishes.



## REAL ESTATE



- Primary residence
- Vacation homes
- Rental properties
- Land
- Commercial real estate



## BANK ACCOUNTS



- Checking accounts
- Savings accounts
- Money market accounts
- Certificates of Deposit
- Cash management accounts



## INVESTMENT ACCOUNTS



- Brokerage accounts
- Mutual funds
- Stocks & bonds
- ETFs
- Other investment accounts



## BUSINESS INTERESTS



- Ownership interests in LLCs
- Closely held corporations
- Partnership interests
- Family businesses



## PERSONAL PROPERTY



- Vehicles\*
- Boats & RVs
- Valuable collections (art, antiques, coins, firearms, collectibles)
- Jewelry



## LIFE INSURANCE (BENEFICIARY PLANNING)



- Life insurance policies remain in your name
- The trust can be named as beneficiary



## INTELLECTUAL PROPERTY



- Copyrights
- Trademarks
- Royalties
- Patents



### AVOIDS PROBATE

For assets titled in the trust



### MANAGES ASSETS

During incapacity or lifetime



### GREATER PRIVACY

Than assets passing through probate



### FASTER DISTRIBUTION

To your loved ones when it matters most



### CUSTOMIZED INSTRUCTIONS

Provide detailed guidance for your heirs and trustee



**IMPORTANT REMINDER:** A trust only controls assets that are properly funded into the trust (or that name the trust as beneficiary when appropriate). An unfunded trust may not achieve its intended probate-avoidance benefits.

FIG Wealth Partners is not a law firm and does not provide legal or tax advice. Consult a qualified attorney regarding estate planning matters.



# HOW MUCH DOES A COMPLETE ESTATE PLAN COST?

Most families in the **Charlotte area** will invest somewhere between **\$3,000-\$7,000+** for a **complete trust-based estate plan**, depending on complexity. That typically includes the trust, powers of attorney, and all supporting documents.

## TYPICAL ATTORNEY PRICE (CHARLOTTE)

**\$3,000-\$7,000+**



- ✗ Higher fees. Uncertain process.
- ✗ Less personalized service.

VS

## OUR SOLUTION COMPLETE ESTATE PLAN + FUNDING

**\$2,795**



LIVING TRUST



POWERS OF ATTORNEY



HEALTHCARE DIRECTIVE



ALL SUPPORTING DOCUMENTS



TRUST FUNDING GUIDANCE

✓ **FLAT FEE. TRANSPARENT. ALL-INCLUSIVE.**



**FIRST 7 APPOINTMENTS  
GET \$300 OFF!**

NOW PRICED AT  
**\$2,495**  
(Normally ~~\$2,795~~)

★ **LIMITED AVAILABILITY**  
BOOK YOUR APPOINTMENT TODAY!



Our Price is typically **\$2,795** which includes all of the above for an individual trust or joint trust. However, we're offering the first 7 people that book your appointment and secure your trust and additional savings of **\$300** which brings our pricing down to **\$2,495**.



PROTECT YOUR LEGACY



PROVIDE FOR YOUR FAMILY



AVOID PROBATE & COSTLY DELAYS

PEACE OF MIND TODAY. PROTECTION FOR TOMORROW. | LET US HELP YOU PROTECT WHAT MATTERS MOST.

# Why Clients Chose Us



## CLIENT FIRST

Your goals are our priority. We listen, collaborate, and put your best interests first.



## PERSONALIZED STRATEGIES

Tailored financial plans designed around your unique goals, values, and life stage.



## FIDUCIARY COMMITMENT

We act as fiduciaries—always providing objective advice with complete transparency.



## EXPERIENCED PARTNERS

Decades of expertise and a disciplined approach to help you build, grow, and preserve wealth.



## HOLISTIC PLANNING

We look at the big picture—investments, taxes, estate, and beyond—to create lasting impact.



## TRUSTED RELATIONSHIPS

Built on integrity, communication, and a long-term partnership you can count on.



**LET'S START A CONVERSATION**

We're here to help you navigate what's next.



980-486-0250



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