

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

