

EP: ENHANCED PENSION

Tax-Efficient Strategies to Provide More Retirement Income

A pension is considered the gold standard retirement plan, yet most employers no longer offer them. Highly compensated professionals deserve a tax-efficient pension option, even when their company isn't able to provide one.

Our Enhanced Pension solution enables you to enjoy unique perks, like receiving tax-free income during retirement, without needing a defined benefit plan.

How does EP Work?

Using an after-tax investment as an example, consider this:

If you have a tax rate of 37% and you want to save \$100k of your compensation, your investing power is reduced to the remaining \$63k, diluting your income significantly.

Rather than paying those taxes out of your income, we partner with a lender to pay them instead.

Enhanced Pension enables you to keep the entire \$100k invested and working for you, securing a much greater outcome over time.

Why take out a loan when you have the funds now?

The **interest earned** on the added pre-tax contributions **offsets the interest expense** on the loan to cover those taxes.

It is less than the taxes paid, and that difference compounded over time can provide a **greater income during retirement.**

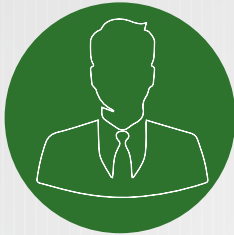
The details of how this works varies client by client; our proprietary modeling tools show you exactly how it works using your savings figures and retirement goals.



#RETAINMOREVALUE

HOW CAN OUR **ENHANCED PENSION** WORK FOR YOU?

CONSIDER THIS EXAMPLE:



Male | 50, who lives to at least age 89

Model using previous 40 years (1983-2022)

Assume 37% tax bracket

Using \$100k of annual compensation for 7 years

1

- **60/40 Investment Account**
- Contribute \$63k after taxes for 7 years
- Lose \$259k in investing power over those 7 years
- After tax income of \$1.7M

2

- **Enhanced Pension**
- Contribute \$100k after taxes for 7 years
- Gain \$259k in investing power during those years
- Tax-free income of \$4.1M

Potential Candidates For EP:

- Professionals who would like to contribute a minimum of \$100k per year, to enhance their retirement income.

Examples:

- Medical Professionals
- Corporate Executives
- Financial, Tech and Fin-Tech Professionals
- Legal Professionals
- Legal Professionals
- Engineers and IT Executives
- High-Income Sales Professionals