

EP: ENHANCED PENSION

Tax-Efficient Strategies to Provide More Retirement Income

Are you a Business Owner, Shareholder or Partner who needs a tax-efficient retirement plan solution that doesn't require you to offer it company-wide?

Our Enhanced Pension solution enables you to take the business deduction on the front end and receive tax-free income on the back end, without needing a defined benefit plan.

How does EP Work?

Using a Benefit Plan as an example, consider this:

If you have an effective individual tax rate of 37% and you contributed \$200k/yr into a benefit plan, you'll pay over \$1.6M in taxes, reducing your income significantly.

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

The EP plan enables you to keep the entire amount working for you, securing a greater outcome over time.

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

The **interest earned** on your entire plan's value **offsets the interest expense** on the loan to cover your taxes.

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

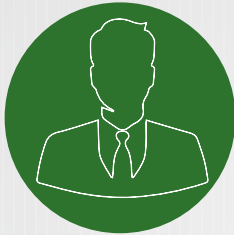
The details of how this works varies client by client; our proprietary modeling tools show you exactly how it works using your savings figures and retirement goals.



#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

\$200k annually for 5 years

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Defined Benefit Plan

- Contribute \$200k per year for five years
- Receive a corporate deduction
- \$1.6M in tax over time
- After-tax income of \$2.8M

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The EP Solution

- Bonus \$200k per year for five years
- Receive a corporate deduction
- \$0 in out-of-pocket taxes
- Tax-free income of \$5.3M

Potential Candidates For EP:

- Business Owners, Shareholders, Partners who would like to deduct a minimum of \$200k per year to enhance their retirement income.

Examples:

- Small to Mid Sized Business Owners
- Financial Advisory Firms
- Physicians / Physician Groups
- Family Businesses
- Dentists / Dental Practices
- Pro Athletes
- Attorneys / Law Firms
- Board Members