Pension – Tax Savings (Process Progression)

Pro Wealth Evolved – Vision

Our mission is to bring a unified, scalable, end to end, self-contained & IRS compliant tax savings strategy to agents and their clients. One that puts a maximum focus on the benefit of the business owners and their families.

1. Key Prospect Profile & Objectives

High-Income / High-Taxed Prospects

- *Paying Tax of $150,000+ Annually*
- *Closely Held Business Owners*
- *High Earning or Developing High Earners*

2. Presentation

Custom Case Design built with:

- *Personal and Business Tax Returns*
- *Dates of Birth for Business Owners & Spouses*
- *Lifestyle Exp., Financial Obligations, Future Earnings*

3. Case Underwriting & Finalized Design

Prospect Agrees to Move Forward

- *Underwriting Requirements*
  - *Application*
  - *Prescription & Basic Medical Info*
  - *Medical Examination*
  - *APS Reports*
  - *Copy of Driver's License*
- *Financial Requirements*
  - *Last 2 Years Personal & Corporate Returns*
  - *1/12th Refundable Deposit on Decided Planning Level*

4. Attorney & Actuary Involvement-Hiring

Review/Drafting of Paperwork & Case Design

- *Attorneys*
  - *Drafts IRS Approved Plan Documents*
  - *Drafts Any Required Additional Documentation*
  - *Drafts Plan Changes, Amendments, Etc. in Subsequent Years*
- *Actuaries*
  - *Reviews Plan Design for IRS Compliance*
  - *Completes Annual Plan Review, Drafts Annual Filings*

5. Plan Documentation Delivery

Once Plan is Approved & Policies Issued

- *Delivery of Pension Policies*
- *Delivery of Pension Documents*
- *Delivery of Pension Actuarial Work*
- *Delivery of Estate Planning Docs if Applicable*

6. Plan Funding

Prospects Decide on Funding Schedule

- *Funding Requirements Outlined*
- *Funding Options and Benefits of Each Discussed*
- *Clients Decide on Funding Schedule that best suites their business & personal needs*
- *Monthly, Quarterly, Annually*

7. Long-Term Outcome & Best Strategy

A Well Design Case Includes

- *Long Term Wealth Building*
- *Maximized Tax Savings*
- *Estate Planning Incorporation*
- *Maximization of Benefit to Business Owners & Their Families*
- *Legacy Planning for Children/Beneficiaries*
- *Retirement Income Needs Met*
- *Death Benefit Optimization*
- *Guaranteed Result*

Pension – Tax Savings (Traditional Planning vs. Optimized Planning)

Traditional Planning (High Death Benefit & Low Cash Values)

A TRADITIONALLY DESIGNED - PENSION PLAN

Prepared For:	60 Year Old	Products Used:	Ins & Annuity
Issue Age:	60	State of Issue:	NJ
Year of Planning:	2025	Age @ 10 Years:	70
Planning Contributions:	$708,918	Annuity Rate:	2.70%

Policy Year	Insurance Age @ Begin of Year	Total Net Employer Outlay	After Tax Outlay at 42%	Cumulative Tax Savings	Total Guaranteed Cash Value	Gross %	Net %
1	60	$708,918	$411,172	$297,746	$383,521	54%	93%
2	61	$697,495	$404,547	$590,693	$777,397	55%	95%
3	62	$688,792	$399,499	$879,986	$1,511,264	72%	124%
4	63	$680,180	$399,499	$1,160,667	$2,233,842	80%	138%
5	64	$671,477	$399,499	$1,432,644	$2,980,690	86%	148%
6	65	$662,774	$384,409	$1,711,009	$3,681,944	90%	154%
7	66	$654,071	$379,361	$1,985,719	$4,384,604	92%	158%
8	67	$649,901	$376,943	$2,258,678	$5,077,746	94%	161%
9	68	$646,274	$374,839	$2,530,113	$5,776,930	95%	164%
10	69	$641,379	$372,000	$2,799,492	$6,544,683	98%	168%

Client Optimized Planning (Optimized Cash Values & Death Benefit)

CLIENT OPTIMIZED DESIGN - PENSION PLAN

Prepared For:	60 Year Old	Products Used:	Ins & Annuity
Issue Age:	60	State of Issue:	NJ
Year of Planning:	2025	Age @ 10 Years:	70
Planning Contributions:	$661,546	Annuity Rate:	2.70%

Policy Year	Insurance Age @ Begin of Year	Total Net Employer Outlay	After Tax Outlay at 42%	Cumulative Tax Savings	Total Guaranteed Cash Value	Gross %	Net %
1	60	$661,546	$383,697	$277,849	$481,373	73%	125%
2	61	$654,533	$379,629	$552,753	$1,004,420	76%	132%
3	62	$649,400	$376,652	$825,501	$1,667,674	85%	146%
4	63	$644,748	$376,652	$1,093,597	$2,357,221	90%	155%
5	64	$640,567	$376,652	$1,357,512	$3,067,671	94%	162%
6	65	$636,980	$369,448	$1,625,044	$3,774,031	97%	167%
7	66	$634,181	$367,825	$1,891,400	$4,497,655	99%	171%
8	67	$633,328	$367,330	$2,157,398	$5,238,854	102%	175%
9	68	$633,104	$367,200	$2,423,301	$6,005,058	104%	178%
10	69	$633,091	$367,193	$2,689,199	$6,804,633	106%	182%

1. End to End Tax Planning & Wealth Building Strategy
2. A Turnkey Process with IRS Approved Documentation, Legal Guidance with Professionally Monitored Results & Filings
3. Strategic Planning that Focuses on Higher Early Cash Values for Our Clients While Maximizing Tax Savings