

## QUALIFIED PLANS

Defined Benefit Pension Plans under section 412 e 3 are funded by annuity and insurance contracts. The rules of defined benefit pension plans apply to these retirement plans. The course will discuss specific rules relating to pension plans that are funded by insurance and annuity contracts

This course will examine both the theoretical and practical aspects of retirement planning strategies using life insurance among retirement planning professionals. The course will focus primarily on federal income tax issues which arise in the retirement planning context, although other planning issues will also be considered. Course topics include the deductions, determination letters, and problems with eligibility and vesting. Planning issues relating to taxation are covered. The course will use case studies of specific tax driven strategies including cash balance, traditional and fully insured plans There is no final examine but students will be required to examine a substantial final case study.



### **Adjunct Professor:**

### **Maxwell (Max) Coulliette, CFP, CLU, ChFC, CEA, CRPS, RIA**

Max Coulliette received his B.A. from Boise State and CLU and ChFC from the American College of Financial Services. He is also a Certified Financial Planner and Certified Retirement Planning Specialist. Max holds both state insurance licenses and federal securities licenses. He is President of One Financial Advisors Inc., Max has more than 30 years of experience helping clients to increase their wealth, retirement security and financial protection. Max has extensive experience working with individuals, business owners and executives as well as managing the training and development of other financial professionals.

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