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**Live The Good Life You Earned, Set Up a Tax Free Growth and Tax Free Income Plan And Kick Back**



President Biden with his “Build Back Better Plan” is proposing \$1.75 **trillion** in new spending in all. This may or may not be passed in 2022. He had already had passed \$1.2 **trillion** infrastructure spending in November 2021.

**Before** this new spending was/is passed, the national debt subject to the limit stood at a record \$28.1 trillion.

**Taxes will have to be raised in the near and far term to avoid default regardless of any new spending in 2022 and beyond.**

Income is taxed at the federal, state, and local levels, and earned income is subject to additional levies to fund Social Security and Medicare, to name a few. **Taxes are difficult to avoid, but there are many strategies to help ward them off.**

Taking action to position your clients' wealth for a rising tax environment has never been more urgent. Whether you are a financial advisor or a CPA, now is the time to expand the conversation with your clients to move beyond rate of return and include the **notable tax advantages of overfunded life insurance.**

Traditional IRAs and qualified plans offer tax-free growth, but they are taxable at distribution. In contrast, permanent life policies offer **tax-free growth and a tax-free income stream at retirement or before**, providing high-net-worth investors benefits that parallel those of Roth IRAs, but without the income limitations.

***Everyone should have one of these plans.***

**Indexed Universal Life (IUL) can be a powerful and safe vehicle to get your clients *tax free retirement income and growth.*** IUL allows your clients to earn market like returns without actually having the market risk.

**IUL tax free income examples with projected values based on historical returns**

### Male 35

Deposits \$2,000 monthly through age 65.  
then

**Withdrawals of \$270,000\*** annually, tax free, through  
age 87.

### Female 35

Deposits \$2,000 monthly through age 65.  
then

**Withdrawals of \$277,000\*** annually, tax free, through  
age 87.

### Male 45

Deposits \$2,000 monthly through age 65.  
then

**Withdrawals of \$106,000\*** annually, tax free, through  
age 87.

### Female 45

Deposits \$2,000 monthly through age 65.  
then

**Withdrawals of \$110,000\*** annually, tax free, through  
age 87.

Along with Tax Free Income Distributions these plans will include Chronic, Critical and Terminal Illness coverage, a tax free Death Benefit, and Cash Value Accumulation.



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