ROTHISH 5

LIONSMARK CAPITAL

PROGRAM BENEFITS:

- ✓ Tax-Free Growth/Returns
- ✓ Tax-Free Retirement Income
- ✓ Tax-Free Death Benefit
- ✓ 0% Protective Floor
- ✓ 4X Bank Leverage
- ✓ No RMD Requirement

Age 59

$75K x 5 Years
YOUR ANNUAL CONTRIBUTION

$1.9MM
INITIAL DEATH BENEFIT*

+

$46K
YOUR ANNUAL TAX-FREE RETIREMENT INCOME*
($1.2MM TOTAL INCOME FROM AGE 70-95)*



YEARS 1-5:
*You contribute $75K
*Bank contributes $0



YEARS 6-10:
*Bank contributes $300K
*You contribute $0

DISCLAIMER: The results in this document are purely hypothetically projected depictions. Actual results may vary based on insured's health, financial situation, lender's borrowing interest rates, index performance, and policy caps and charges. Outcomes in this document are based on a male with a preferred non-tobacco health rating. Borrowing interest rates are based on the most recent 20 years of the Prime rate. Index performance is based on AG-49 limitations. This document is a mere summary of these assumptions and should not be used to make any decision to purchase any life insurance policy or investment. Please refer to the fully underwritten and carrier-approved policy illustrations run at various index performance assumptions prior to making any buying decisions.

LIONSMARK CAPITAL

Rothish: A Tax-Free Asset Class

Most people believe income tax rates will only increase in the future, making the idea of a tax-free retirement income incredibly appealing. There are only two asset classes that receive ***tax-deferred growth*** and ***tax-free income distributions*** without any RMDs: Roth IRAs and cash value life insurance.

Rothish uses a unique a combination of a cash value life insurance policy and bank leverage. This asset class is typically correlated with an index like the S&P 500, however it offers downside protection with a 0% floor – so if the market crashes 30%-40% like it did in 2008, Rothish would produce a 0% return in that year (instead of losing 30%-40% like a traditional investment account). But a key factor in its efficiency is *leverage*.

The Benefits Of Leverage

Perhaps you purchased your home using a mortgage loan, or financed the purchase of your automobiles, or expanded your business with a line of credit. Using *leverage* in the *Rothish* platform is not so different. We have 19 different banks that specialize in funding life insurance policies, contributing up to 4X more than what you contribute. This additional leverage can maximize your Return On Investment (ROI).

Protecting Your Greatest Asset

There are two different stages of your adult life:

I. Your Income-Earning Years
II. Your Retirement Years

During *Stage One* of your adult life – *Your Income-Earning Years* – your family relies on your earned income to facilitate their lifestyle. Insuring the loss of your earned income in the event of an unexpected early death is important. You have insurance for your business, your home, your cars, and other valuable assets, but your most valuable asset – far more valuable than these other assets – is your ability to earn a great income. The life insurance policy's death benefit insures your most valuable asset, replacing the income you would have earned if your still alive. You can now sleep peacefully every night knowing you will be able to financially provide for your family even after you are gone.

Enjoying A Tax-Free Retirement Income

During *Your Income-Earning Years*, your *Rothish* asset was protected from market crashes due to the 0.00% floor and has accumulated tax-free gains, and if you are fortunate enough to live a long healthy life, you will enter *Stage Two* of your adult life – *Your Retirement Years*.

By that time, your mortgage will likely be paid off, your kids will be independent adults, and your overhead expenses may be lower than they are today. At that point in your life, you may not need as much life insurance coverage, so you have the option to receive a tax-free retirement income stream for the rest of your life using the *Rothish* platform.

To see how *Rothish* compares to other types of asset classes (e.g., stocks & bonds portfolios, retirement accounts, etc.), contact the advisor that sent you this case study. We will create a customized analysis based on your unique situation and transparently model an objective side-by-side comparison.

CLICK HERE TO REQUEST A FREE ANALYSIS