

# IT'S YOUR BUSINESS...

## ENJOY LIFE, RETIRE RIGHT!



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## PROPRIETARY RETIREMENT AND EXIT STRATEGIES

We work with many businesses to facilitate individualized, personalized and proprietary retirement programs. One of the more powerful approaches we use is a front loaded retirement program, called the **Stryde Retirement Program (SRP)**. While there are many nuances to the methodologies behind the working parts of this structure, the SRP is simply a tool through which a business owner may have the ability to drastically advance their wealth accumulation relative to their retirement planning efforts in a highly tax advantaged manner.

This methodology, when applicable, gives business owners the opportunity to take a tax deduction relative to their participation, grow their wealth tax deferred and take distributions out of this retirement planning medium tax free. Additionally, it jump starts their retirement by advancing massive amounts of capital in their program for them, with the goal of realizing superior gains as a result of having more money working for them. This lends itself to having the ability to generate a much larger nest egg that may then be distributed on a tax free basis.

## THREE PROFITABLE DRIVERS OF SUCCESS



Use the leverage of being a business owner to 25x your initial investment dollar



Create an account that doesn't ride the stock market roller coaster that has a floor under it



Enjoy funds from this retirement account tax free when you take them with no required distribution



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There are certain qualifiers for participation, but this plan in no way interferes with the rest of your retirement portfolio. We work hand in glove with your CPA and financial planning professional to make sure you have the best result! Schedule a time to review the SRP as part of your exit strategy today.

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# SRP CASE STUDIES

## **Example - Dentist needs additional retirement income that he hopes will provide him with at least \$200,000 per year for 20 years.**

Dr. W chose a high cash value universal life insurance policy as the best means for securing a steady tax-advantaged retirement income.

Dr. W's practice, an LLC, becomes the borrower of a SRP loan to fund the premiums for his life insurance policy. The use of a commercial loan allowed the practice to retain capital and provided an efficient source of premium funding. The owner and beneficiary of the policy was an irrevocable life insurance trust formed for Dr. W. Over the first five years, the LLC borrowed the required premium payments to fund the life insurance policy. The initial death benefit amount was \$4,800,000 and the total loan amount was \$1,000,000. Once the policy was fully funded, the LLC made simple interest payments monthly in the amount of \$2,608.

The LLC elected to continue to make simple interest payments for the remainder of the loan term - or longer, depending upon Dr. W's planning needs. As an added benefit of the program, should Dr. W pass away during the loan term, the death benefit could be used to repay the \$1 million loan, and Dr. W's estate and heirs would receive the remaining proceeds (always at least \$500,000)

The SRP was designed to not only provide retirement income, but also to provide for payoff from the policy's cash value, one of several exit strategies available.

## **Example - Olympic Gold Medalist, 25 Needs a reliable stream of income during retirement and a significant death benefit to insure the financial stability of the client's heirs.**

The strategy entailed the use of the client's corporate entity as the borrower in a \$1,000,000 loan transaction through our dedicated lending affiliate.

The proceeds of the loan were used to fund the three required premiums on a life insurance policy, the face value of which was over 16,000,000.

The loan interest was paid by the borrowing corporate entity while the client was named as the owner of the policy. Loan payoff would be made using non-policy funds.

At the age of 61, the client will have sufficient cash value in the policy to begin taking distributions of over \$300,000 per year until age 91, when the client would still have nearly \$4,000,000 in death benefit remaining.

**Initial Face Amount:** \$16,346,000

**Total premium loan amount:** \$1,000,000

**Loan interest rate:** 4.65%<sup>1</sup>

**Policy Crediting Rate:** 6%

**Premium Payments:** 3

**Age Distributions Begin:** 61

**Annual Distribution Amount:** \$330,000

**Years of Distributions:** 30

**Death Benefit at age 91:** \$3,847,000<sup>2</sup>

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