

**LIFESTYLE INCOME STRATEGIES**  
*PROVIDING INCOME STRATEGIES FOR YOUR LIFESTYLE*

## BUSINESS OWNER – RETIREMENT INCOME STRATEGY

### PROGRAM OVERVIEW

***Create a Tax-Free or Tax Advantaged Retirement Income Stream  
For the Remainder of Your Life or the Employee's Life***

This program is designed for a business owner(s) seeking to add value and equity to a personal estate and a retirement income stream for themselves and their employees. There are two strategies: (1) Corporate Sponsored Plan (CSP) or (2) Company Owned Life Insurance (COLI) Plan. Refer to Prestige Strategy Program Document.

### PRESTIGE STRATEGY ATTRIBUTES AND BENEFITS

- A Unique Life Insurance Strategy Combined with Low Cost Bank Loans Which Funds 100% of All Premium Payments
- Little to No Out-of-Pocket Cost to Employer or Employee
- Create a Personal Life Long Retirement Income Stream and Add Net Worth with the Proceeds from the Life Insurance Policy
- Create a Life Long Retirement Income Stream for Key Employees as Part of Their Retirement Benefits
- Upon Death the Bank Loan and Interest is Repaid with Proceeds from the Life Insurance Policy & Net Death Benefit is Paid to Named Beneficiaries – TAX FREE
- Employer Selects Participants & Vesting Schedule

### KEY EMPLOYEE RETENTION DESIGN

- Gain a Competitive Advantage in Recruiting Highly Qualified Employees
- Retain Key Employees with a Retirement Benefit of Life Insurance
- Retire Selected Employees with a Potentially Substantial Retirement Income Stream
- Provide Employee's Beneficiaries with Net Life Insurance Proceeds

#### CSP PROGRAM CRITERIA

- Medically Underwritten
- Face Amount Based on Age & Income
- Maximum Face Amount of \$20,000,000
- Owner(s) Annual Income: \$250,000+
- Employees Income: \$50,000+

#### COLI PROGRAM CRITERIA

- Guaranteed Issue – No Medical Exams
- Face Amount Based on # of Participants
- Maximum Face Amount of \$4,000,000
- Owner(s) Annual Income: \$250,000+
- Employees Income: \$75,000+