SOLUTION SNAPSHOT
RESTRICTED EXECUTIVE BONUS ARRANGEMENT

What can be achieved...

- Male, Age 24; Male, Age 27; Male, Age 28; Male, Age 30; Female, Age 49
- Goal: Implement retirement planning life insurance for Executive Level II Managers
- Salary Range: $41,500-$99,000
- Company pays premium of approximately $5,000 per executive plus bonus to gross up taxes
- Planned withdrawals/policy loans from ages 66-80 ranging from $7,000-$31,000 per year, varying in amount based on age and rating
- Vesting granted after 5 years at 20% per year until fully vested for policy surrender
- Remaining death benefit paid to designated beneficiary at insured's death

OPPORTUNITY

...with the right tools...

- Optimal ages of insured: 25-45
- Business owners who have loyal employees they would like to reward
- Business owners who have an interest in retaining key personnel at their company
- Business owners who have an interest in recruiting top talent to their company
- Business owners who want a cost-effective way to fund a retirement plan for their executive employees

IDENTIFIERS

...and the right team.

- Determine if any of your clients have an insurance need, based on the Identifiers outlined
- If you identify a potential opportunity to help your clients reach their goals, contact us to review the options

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NEXT STEPS