

## Strategic Protection

Secure your family's future and build a lasting legacy today. Contact us for a personalized review of your retirement assets.

### How It Works:

- **Income Vehicle:** Sets up a guaranteed lifetime stream of revenue.
- **Asset Replacement:** Funds permanent life insurance outside your taxable estate, with or without LTC.
- **Tax-Free Delivery:** Heirs receive the value 100% income-tax-free, bypassing probate entirely.

## Is PIPP Right For You?

This program is specifically created for individuals who have built significant assets and want total control over how their wealth is preserved.

### Ideal Candidate Criteria:

- Seniors over the age of 60.
- Qualified retirement balances exceeding \$1,000,000.
- Or, individuals with a secure pension and at least \$500,000 in traditional retirement assets.

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# THE PROTECTED IRA PLUS PLAN™

## STRATEGIC WEALTH PROTECTION

Transforming Toxic Qualified Assets  
Into A Tax-Free Generational Legacy

Defend Your Family Against The New  
SECURE Tax Act!

Did you happen to name your spouse,  
children, or grandchildren as  
beneficiaries of your 401k or 403b or  
SEP or SIMPLE IRA or IRA ?

**YOUR GIFT BECOMES  
THEIR TAX CURSE!**

*Do you want to be remembered this way?*

## The Ticking Tax Bomb

For decades, traditional financial planning urged savers to endlessly defer taxes. However, the recent passage of the SECURE Act 1 & 2 completely rewrote the rules governing retirement accounts.

### Toxic Assets

Your traditional IRA, 401(k), 403(b), and SEP plans have quietly transformed.

"Deferring RMDs to ages 73 or 75 simply compresses your taxable distributions into a shorter remaining life expectancy, multiplying your long-term tax rate."

## The Inherited Tax Curse

Leaving an unmanaged qualified asset to children can severely damage their financial health due to newly mandated rule changes:

- **The 10-Year Liquidation Rule:**

Heirs are now forced to fully empty inherited IRAs within 10 years.

- **The Survivor Bracket Spike:**

When a spouse passes away, the survivor must file as a single taxpayer.

Many lottery winners end up bankrupt despite receiving substantial amounts of money. Similarly, beneficiaries who inherit large sums from qualified accounts often face the same challenges. Having never managed wealth of that magnitude, many lack the experience and financial guidance needed to navigate their new circumstances effectively. With that in mind, how prepared is your beneficiary to handle a significant inheritance responsibly?

## The Strategy & Results

The Protected IRA Plus Plan™ (PIPP) systematically optimizes your accounts by shifting them into a protective framework.

### A Side-By-Side Look (\$1M Asset)

Metric	Trad.	PIPP
Annual Gross	\$40,138	<b>\$89,598</b>
Net to Client	\$28,097	<b>\$29,170</b>
Tax to Heirs	Est. 35%	<b>0%</b>
Net to Heirs	\$650k	<b>\$1.0M</b>

### PIPP Living Benefits

PIPP options include these Living Benefits: Features modern Chronic Care & Long-Term Care Riders. If you face a severe illness, you can access the asset's face value tax-free to fund care, protecting your other core assets.