

Strategic Protection

Secure your family's future and build a lasting generational legacy. Pay taxes while living and use your money the way you wish, and still pass on an inheritance to your beneficiaries.

How It Works:

- **Income Vehicle:** Set up a guaranteed lifetime income stream which allows for tax payments while living.
- **Asset Replacement:** Fund permanent life insurance outside your taxable estate, with living benefit options.
- **Tax –Free Legacy** Heirs receive a 100% tax-free life insurance benefit.

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

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



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PROTECTED IRA PLUS PROGRAM™

Strategic Wealth Protection

Transforming Toxic Qualified Assets
Into a Tax-free Generational Legacy

Defend Your Family Against the
NEW SECURE Tax Acts!

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

YOUR GIFT MAY BECOME
THEIR TAX CURSE

Do you want to be remembered
this way?



Ticking Tax Bomb

For decades traditional financial planning urged savers to endlessly defer taxes. At some point those tax become due. NOW, with the passage of the SECURE Acts, the Government has made new rules for RMD and inherited distribution requirements in order

Toxic Qualified Assets

- 401K
- 403b
- SEP Plans
- Simple IRA

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

Inherited Tax Curse

Leaving an unmanaged qualified asset to spouses and/or children can severely damage their financial wellbeing due to newly mandated rule changes:

- **The 10-year Liquidation Rule:**

Heirs are now forced to fully liquidate qualified funds within 10 years of inheritance.

- **The “Widow’s Penalty”:**

When a spouse passes away, the surviving spouse must begin after initial filing to 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 Program™ (PIPP) systematically optimizes your accounts by shifting the explosive qualified assets into a protective framework.

Values Compared *

	Current IRA/401K/ 403b	Option 1 Match asset Amount	Option 2 Match Net Tax Benefit
Original Retire-	\$1,000,000	\$1,000,000	\$1,000,000
Annual Retire-	\$40,000	\$91,674	\$91,674
Federal Taxes	\$14,000	\$32,086	\$32,086
Net Ret Income	\$26,000	\$59,588	\$59,588
Life w/LTC Ins	\$0	\$32,053	\$21,522
Net Ret Income minus taxes & Ins Premium	\$26,000	\$27,535	\$38,066
Cash Flow % after taxes & premium	2.6%	2.75%	3.8%
Net To Heirs	\$650,000	\$1,000,000	\$650,000

This is an example of a 70-year—old man having a \$1M in their IRA and assumed tax bracket of 35% with federal state tax assumption for

PIPP Living Benefits.

PIPP options include these living benefits: Modern Chronic Care & LTC Riders. If you face a severe illness, you can access the asset’s face value tax free to fund care, pro-