

Thoughtful Tax-Free Retirement Solution

Would you like to create 50% - 100% more annual retirement income than you could on your own and NOT report on Form 1040 Tax return and is Tax-Free?

[turn 5 annual payments into a lifetime of financial security]

Tax Payable	Tax Avoidable
1. Federal Income Tax [10% - 37%] State Income Taxes [if applicable]	No Taxes
2. Medicare Withholding [1.45% + 0.9%]	No Taxes
3. Long Term Capital Gains [15% to 20%]	No Taxes
4. Affordable Care Act Tax [3.8%]	No Taxes
5. Social Security Income Taxation	No Taxes
6. Medicare Premium - Part "B"	No Taxes
7. Required Minimum Distributions [starting @ age 72]	No Taxes

You pay these taxes on retirement income from tax deferred savings accounts

You can avoid these taxes on retirement income from thoughtful designed IUL contract

Would You Rather Over-Pay IRS or Keep Tax Savings Yourself?

Thoughtfully and Legally Manage Cash Flow Taxation

Contact Gary LoDuca for a confidential and no cost illustration

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Thoughtful Tax-Free Income (TTFI) - Unique, Compelling & Time-Tested

Most responsible savers commit around **9%** of income for retirement contributions, whereas statistically most should save around **30%** to fund the non-working years they envision. This funding gap is referred to as capital risk.

Do you realize that US based banks have **\$174,428,290,000** [as of 12/31/2020] of Bank Owned Life Insurance [BOLI] as Tier 1 Capital Asset? Banks lend, purchase and own these policies because of the stability, liquidity, and historic risk – return profile of specialized cash value life insurance! **Thoughtful Tax-Free Income from Kai-Zen® is a fiduciary based specialized hybrid finance cash value life insurance savings plan.** Our plan is available to individuals [or households] earning \$100,000+, for owner - savers under 60 and in reasonable health. We ethically provide Wall Street finance as fiduciaries to Main Street USA savers.

Why Consider Funding Thoughtful Tax-Free Income Savings Plan?

TTFI from Kai-Zen® is available individually, as non-qualified voluntary employee benefit [no cost to the business] or via split-dollar [asset on business balance sheet] as employee retention benefit. It **maximizes owner - savers contributions** with the opportunity to provide **Roth IRA like recurring tax-free cash flow** in non-working years. TTFI helps overcome top 3 critical issues that can derail successful savings:

1. Provides up to **\$3 to \$1 contribution match** that shrinks [9% funded – 30% needed] funding gap. **Protects Saver** against **Capital Risk** of not saving enough for non-working years!
2. Provides **tax-smart protection** against future tax increases! Income payable to saver from policy loans is **tax-free** and **non-reportable** on 1040! **Protects Saver** against **Tax Risk** over lifetime!
3. Provides **market-based growth** via index tracking investments while providing **protection from market losses.** Annual gains are credited and locked in. After a market decline, index resets at lower starting value for opportunity to capture upside growth. **Protects Saver** against **Market Risk** over lifetime!

Thoughtful Moment of Reflection

With a market-based growth asset protected from market losses, why wouldn't you apply maximum allowable low-cost leverage [if possible] that could substantially increase your savings contributions and dramatically shrink your FUNDING GAP for the opportunity to create up to 60% - 100% more after-tax Income to support your non-working years?

Why Do Lenders Participate in On-Going Kai-Zen® Plan Funding?

[Thoughtful Design, Simplified Leverage & Protection]

- Only requires **5 annual contributions** from client saver to **fully fund** their plan
- Unique **low – cost** and **low – commission design** protects **cash contributions as SOLE COLLATERAL** for lender
- Lender **LTV is 75% or less** with up to **3 times match on secured cash contributions**
- **Low borrowing rates** LIBOR + 1.75% - **benefits savers** and **profitable spread for lender**
- **NO personal guarantees, credit checks, loan documents, financial underwriting, interest payments** or **pre-payment penalties** simplifies bank commitments and on-going administration

Ready to Confidentially Understand What Is Possible?

If you're **under 60** with **\$100,000+ income** and in **reasonable health**, you can learn more **24/7/365** without anyone bothering you by **emailing** your **name, age** and **gender**. We'll send invitation link to our secure TTFI plan portal where you can research further, review our extensive FAQ and see personalized benefits for your **Thoughtful Tax-Free Income** Plan!

Thoughtful Tax-Free Income Sec. 162 Executive Bonus Plan Proposal

Male - Age 35 5 @ \$25,000	IRC 162 Kai-Zen	IRC 162 Traditional	Taxable Investment	Tax Deferred Investment
Potential Distributions	Tax-Free	Tax-Free	After-Tax	After-Tax
Age 65 - 90	\$77,378	\$40,848	\$30,239	\$38,944
Total Distributions	\$2,011,835	\$1,062,038	\$786,220	\$1,012,544
Internal Rate of Return	7.90%	6.13%	4.80%	5.50%
Potential Protections				
Initial Death Benefit	\$1,494,557	\$913,669	No Death Benefit	No Death Benefit
Death Benefit after distributions	\$893,012	\$323,642	No Death Benefit	No Death Benefit

Male - Age 40 5 @ \$30,000	IRC 162 Kai-Zen	IRC 162 Traditional	Taxable Investment	Tax Deferred Investment
Potential Distributions	Tax-Free	Tax-Free	After-Tax	After-Tax
Age 65 - 90	\$64,308	\$35,275	\$28,110	\$35,757
Total Distributions	\$1,672,017	\$917,157	\$730,861	\$929,679
Internal Rate of Return	7.97%	6.07%	4.73%	5.50%
Potential Protections				
Initial Death Benefit	\$1,469,804	\$890,958	No Death Benefit	No Death Benefit
Death Benefit after distributions	\$803,671	\$299,434	No Death Benefit	No Death Benefit

Male - Age 45 5 @ \$35,000	IRC 162 Kai-Zen	IRC 162 Traditional	Taxable Investment	Tax Deferred Investment
Potential Distributions	Tax-Free	Tax-Free	After-Tax	After-Tax
Age 65 - 90	\$53,071	\$30,577	\$25,496	\$31,919
Total Distributions	\$1,379,846	\$795,004	\$662,889	\$829,884
Internal Rate of Return	8.14%	6.08%	4.65%	5.50%
Potential Protections				
Initial Death Benefit	\$1,416,329	\$849,797	No Death Benefit	No Death Benefit
Death Benefit after distributions	704,767	\$263,036	No Death Benefit	No Death Benefit

Assumptions for Kai-Zen & Alternative Comparisons

Annualized Growth Rate: 6%

Distributions begin age 65 and continue annually through age 90

Loan Term Capital Gains: 20% and Income Tax Rate: 37% + State Income Tax Rate: 5.50%

Taxable & Tax Deferred Investments include 50 bps [1/2%] asset management fee

IRC 162 policies values include all costs of insurance and fees

IRC 162 distributions are shown using non-reportable and tax-free policy loans



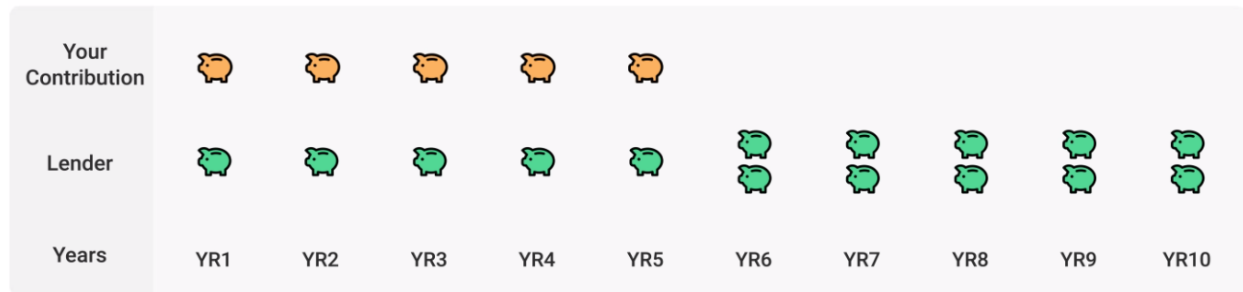
How Kai-Zen® uses smart leverage.

You and the lender contribute for years 1-5. Then the lender uses those contributions as the security for all the additional funds added for years 6-10. The excess leverage provides you the potential for up to 61% more protection and distributions than other non-leveraged choices.

Contribution totals over 10 year period.

	Your Contribution (\$25,000 * years 1-5) ⓘ	\$125,000
	Lender Contributes Up To (\$18,323 * years 1-5) (\$41,973 * years 6-10) ⓘ	\$301,480

Total combined contributions ⓘ **\$426,480**



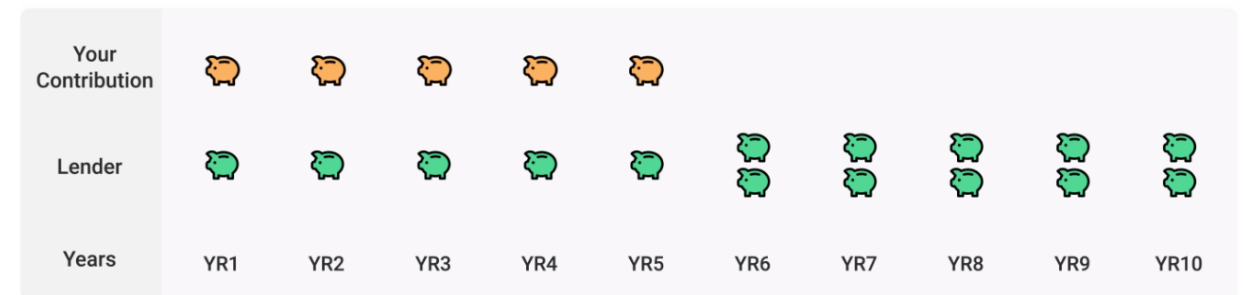
How Kai-Zen® uses smart leverage.

You and the lender contribute for years 1-5. Then the lender uses those contributions as the security for all the additional funds added for years 6-10. The excess leverage provides you the potential for up to 58% more protection and distributions than other non-leveraged choices.

Contribution totals over 10 year period.

	Your Contribution (\$30,000 * years 1-5) ⓘ	\$150,000
	Lender Contributes Up To (\$21,902 * years 1-5) (\$50,552 * years 6-10) ⓘ	\$362,270

Total combined contributions ⓘ **\$512,270**



How Kai-Zen® uses smart leverage.

You and the lender contribute for years 1-5. Then the lender uses those contributions as the security for all the additional funds added for years 6-10. The excess leverage provides you the potential for up to 53% more protection and distributions than other non-leveraged choices.

Contribution totals over 10 year period.

	Your Contribution (\$35,000 * years 1-5) ⓘ	\$175,000
	Lender Contributes Up To (\$26,183 * years 1-5) (\$59,833 * years 6-10) ⓘ	\$430,080

Total combined contributions ⓘ **\$605,080**

Why Didn't Somebody Tell Me How the Story Ends?

401(k) saver makes \$12,000 annual contributions for 20 years

401(k) contribution: \$12,000 x 20 years = \$240,000

Assume 25% effective tax rate on taxable income

Effective Tax Rate: 25%

Tax savings on \$12,000 contribution is \$3,000 per year (\$12,000 x 25%)

Annual net cash flow \$9,000 (\$12,000 - \$3,000 tax savings)

Total Tax Savings: \$3,000 x 20 years = \$60,000

Assume 6% average annual rate of return over 20 years

\$12,000 contributions earning 6% over 20 years = \$467,913 Total Savings Amount

Assume 6% average annual rate of return on savings and spend earnings each year

6% x \$467,913 = \$28,075

Assume 25% effective tax rate in retirement (taxes NEVER go up, right?)

Annual taxes on cash flow income: \$28,075 x 25% = \$7,019

Total Tax Cost: \$7,019 x 20 years = \$140,380

Thoughtful Moment of Reflection

Is \$21,056 cash flow income enough to fund non-working expenses?

Is \$60,000 tax savings worth \$140,380 (or MORE) tax cost since taxes NEVER go up, right?

Whose retirement were you saving for? Yours or IRS?

Save in Roth 401(k) and Max Fund TTFI – KZ 162 Plan!

Want to **Save More** and **Avoid Income Taxes** on Future Cash Flow Income?

Contact **Thoughtful Advisors** and **Understand What Is Possible!**

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