

SPLIT FUNDED INSURANCE

Let's rethink the way
you've been paying for
life insurance



THE PINNACLE GROUP
ADVANCED PLANNING

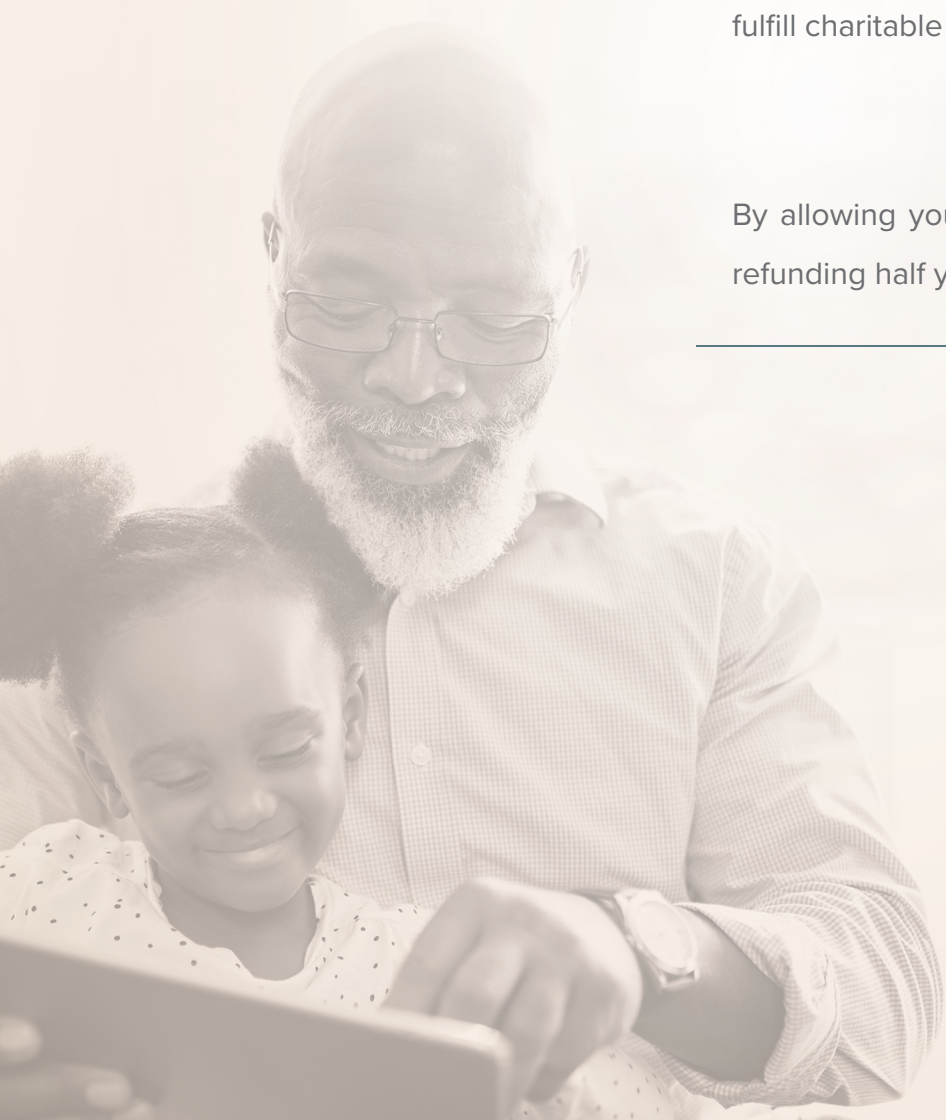
In both personal and business planning, leverage is a powerful tool for successfully reaching financial goals.

So why not use leverage in the way you pay for life insurance?

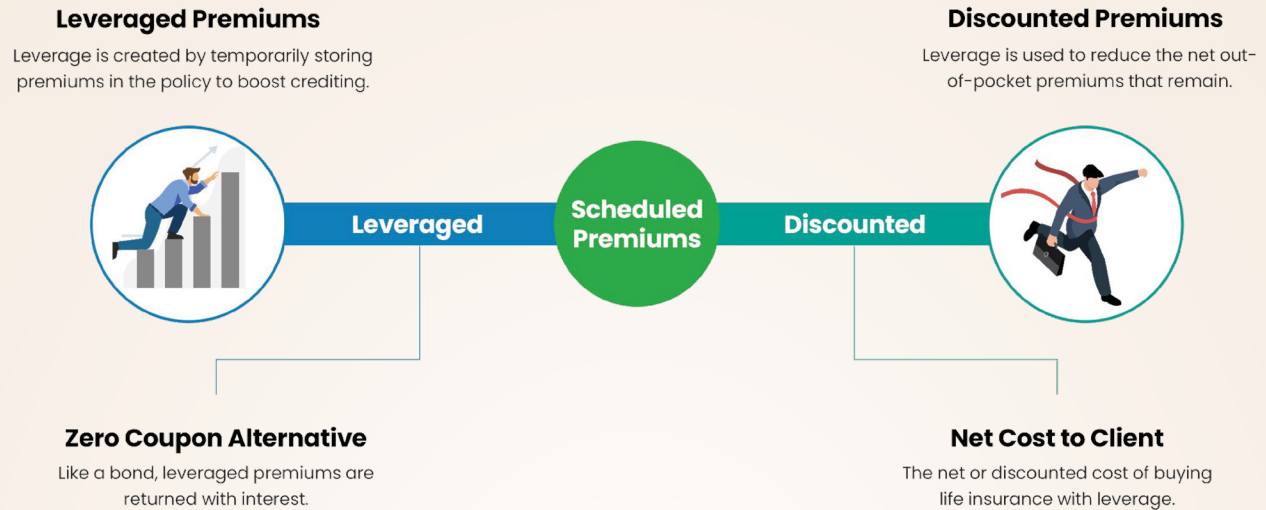
If you have sufficient liquidity to explore insurance as an alternative asset class, split funded insurance can provide the leverage you need to generate tax-free income streams, create security for loved ones, and fulfill charitable intentions.

How?

By allowing you to purchase a policy and refunding half your premiums with interest.



Let's take a closer look



1. Premiums are split in half, often between two parties.
2. Leveraged Premiums are loaned by one party to the other and paid into the policy.
3. Leveraged premiums are refunded after 10 years with interest using a tax-free policy loan.
4. Discounted premiums (the other half of the premiums) are paid into the policy at the same time.
5. Both death benefit and retirement income can be received income tax free.

Who Benefits?



Let's look at two potential plans of a healthy, 40-year-old man and see how a Split Funded and a traditional plan compare.

TRADITIONAL PLAN		SPLIT FUNDED
\$50,000	10-Year Annual Net Contribution	\$50,000
\$2,034,731	Initial Death Benefit	\$2,648,506
No	Bank Loan Debt	No
\$1.6M	Cash Value (Age 64)	\$2M
\$129,968	Tax-Free Annual Income (Age 65)	\$192,868
\$1.3M	Death Benefit (Age 80)	\$1.8M

This table is a hypothetical example, numbers are subject to change.

Funding will be achieved without the use of bank loans, interest rate risk or collateral requirements. Our team specializes in taking a conservative approach to leverage. We structure your policy in a way that minimizes the risk and prioritizes your security.

Split Funded Insurance allowed this individual to purchase a policy with a substantially larger annual income and death benefit for the same net contribution.

Talk with our team today to see if
Split Funded Insurance is the right fit for you.