

Leveraged Planning[®] Solutions

Rev. Date 10/26/2016

Presented by: ADVISOR NAME

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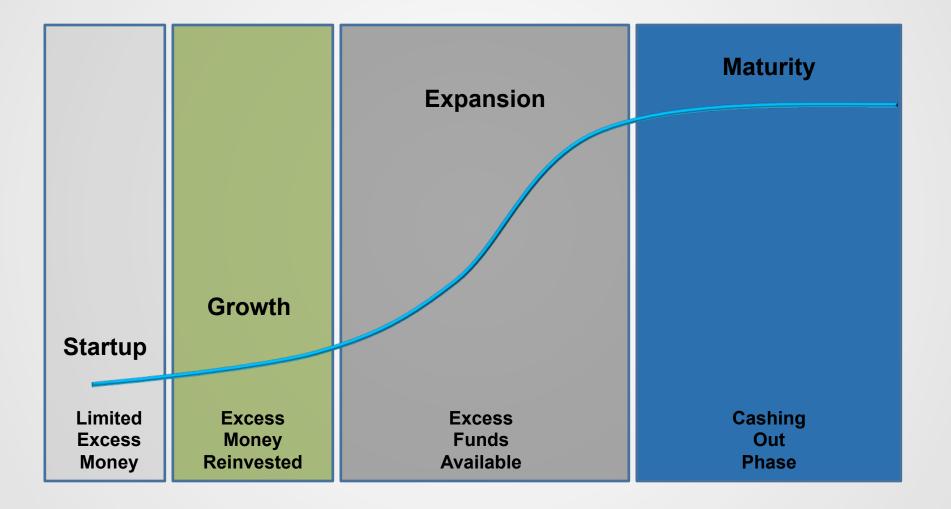


- Nearly 40% of business owners don't have a retirement income strategy outside of their businesses.¹
- 60% of Business Owners are very concerned about their long-term financial future.²
- 34% of Business Owners worry they will outlive their savings.²

So why the challenge?

MassMutual Business Owner Perspectives Study, 2015
 The Principal Financial Well Being Index: Business Owners Study, 2014

PHASES OF THE ENTREPRENEURIAL BUSINESS



Government Mandated Restrictions



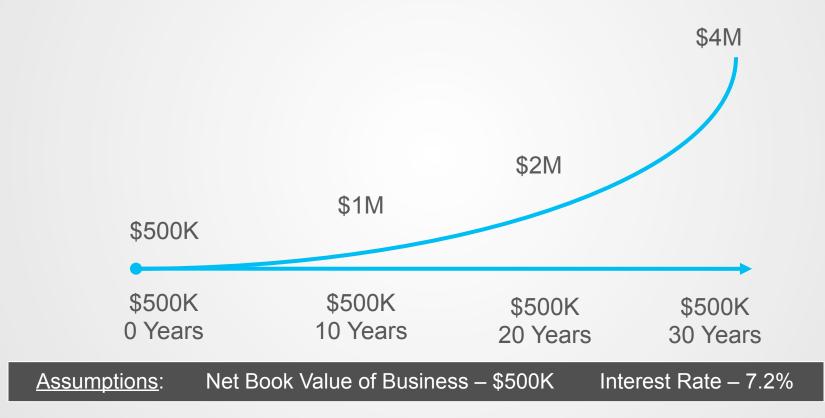
Plans:

- designed solely for you, the Business Owner,
- □ that allow for large sums of money to grow tax deferred,
- □ that are tax efficient and cost effective,
- that use your business checkbook, and
- that will create less risk and more stability in your portfolio

WHAT ARE THE SOLUTIONS: LEVERAGED PLANNING®

How long does money take to double?

Divide by the assumed rate, the result is the number of years until a sum doubles.



Note:

Hypothetical results for illustrative purposes only and not a representation of past or future results.

Accelerated Funding





Note:

A hypothetical crediting rate of 7%. Represents approximations and should not be relied upon as tax or investment advice. The performance of financial products fluctuate over time. The actual time to achieve any result cannot be predicted with certainty.

THE VALUE OF "OPM" - OTHER PEOPLE'S MONEY

Reduces the drain on your assets

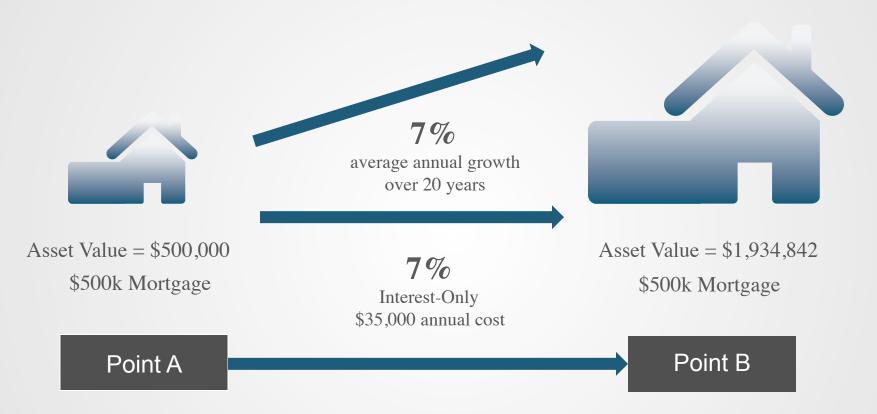
Creates additional investment opportunities by helping prevent some of the "loss of the use of your money" (i.e. "Opportunity cost")

Maintains free cash flow for business reinvestment, etc.

Provides potential for favorable tax considerations

Magnifies buying power

COMPOUNDING WITH REAL ESTATE



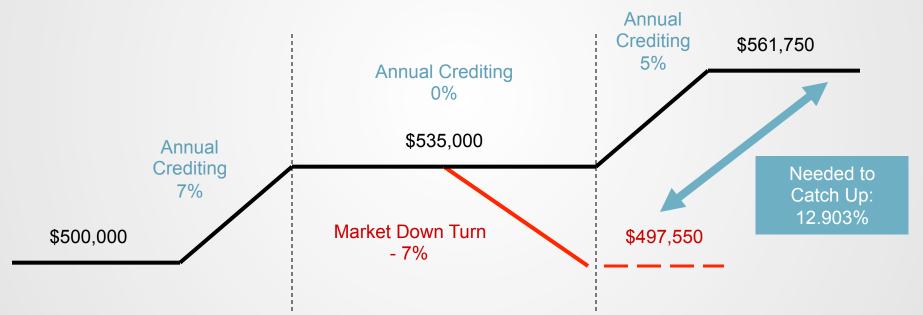
\$1,434,842 gross gain - \$700,000 interest cost = \$734,842 Net Gain

Note:

This is a hypothetical example, not indicative of actual results. Actual results will vary.

THE STABILITY OF INDEXED PRODUCTS

- Allows client to participate in market upside
- No downside risk to principal and prior period earnings



Note:

If you received the 5% as shown in this example on the \$497,550, you would have a total of \$522,428. That is \$39,322 less than the Leveraged Planning[®] solution because of its guaranteed floor.



HOW DO THE SOLUTIONS WORK: AN OVERVIEW

LEVERAGED PLANNING SOLUTION OVERVIEW

Primary participants in a typical Leveraged Planning for Businesses transaction include:

THE ADVISOR GLOBAL FINANCIAL DISTRIBUTORS THE LENDER THE BORROWER THE POLICY OWNER/ INSURED

LEVERAGED PLANNING SOLUTION OVERVIEW

Four elements in a typical Leveraged Planning for Businesses transaction include:

INSURANCE

PRODUCT

LOAN PROCEEDS

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COLLATERAL ASSIGNMENT(S) PROMISSORY

NOTE

LEVERAGED PLANNING SOLUTION OVERVIEW

Three components in a typical **Leveraged Planning for Businesses** transaction include:

COMPONENT 1 Commercial Loan

Client firm enters into loan arrangement with GFD's dedicated lending affiliate

- No personal participant guaranty
- Numerous rate options
- Interest payments may be tax deductible
- A UCC-1 will be filed as required

COMPONENT 2 Benefit Transfer

Client firm enters into an agreement with the owner/key man (etc) – this agreement dictates terms of the transfer of funds and policy ownership

COMPONENT 3 Product

Funds are placed into a select insurance or annuity product

- Policy including cash surrender value held as collateral
- Additional Collateral may be requested and could include:
 - Cash
 - Letter of Credit
 - Policy with CSV from any A-rated carrier
- Wide range of life and annuity products accepted

APPLICATION

Business Borrower Loan Underwriting Form										
Please Fax to: 770.696.5482 or Scan and Email to: info@globalfd.com										
Borrower Name (Corporation) Other Tatle										
ver	Borrower Address			Borrower City, State, Zip						
Borrower										
ß	Borrower Phone Number	Borrower County								
	Dr 🗆 Mrs 🔲 Individual's Legal Name (fir	Male Diffi Date Social Security Number								
	Dr. D Mrs. D Individual's Legal Name (for Mr. O Ms. D	Male Burth Date Social Security Number								
14	Home Address (include apt.)	City, State, Zap								
ndividu	Preferred Phone number			pendents? Yes No If yes, list ages						
Pu										
	Have you ever declared or filed bankruptcy? If yes, attach explanation	proceedin nation [roceedings? (Euclading tion ☐ Yes ☐ No If yes, attach expla				t in any suits or legal actions? action			
Indi	vidual's Assets		Indiv	Individual's Liabilities						
Cash, o	on hand and unrestricted in banks	\$	Notes payable to banks \$							
	receivable	\$	Credit o					s		
(Do no	urrender value life insurance 4 deduct loans) Schedule 1	\$	Loan(s) Schedul	against life ine le 1	arance			s		
Listed US Go	(AMEX, NYSE) stocks, bonds, nt. Securities Schedule 2	\$	Taxes accrued but unpaid \$							
Others	stocks and bonds Schedule 2	Mortgages payable on real estate Schedule 3 \$								
Mutual	l funds	\$	Other habilities - itemize \$							
	state at cost or market value Schedule 3	\$								
Qualifi (define	ed retirement plans d benefit, 401(k), etc.)		\$							
Autom	obiles		\$							
Busine	ss Value	\$								
Other 2	issets - itemize		\$							
		\$						s		
Indi	vidual's Total Assets	= \$	Indi	vidual's 1	「otal	Liabiliti	ies	= \$		
Did	you remember?			vidual's l			lities	= \$		
 Full Legal Name of Individual 				Individual's Annual Gross Income Information Almony, chaid support or separate maintenance income ared not be revealed of you do not wish to have a considered on a basis for enying this obligation.						
	Date of Birth and SS Number	Earned Income (salary gross) \$								
	Full Home Address, City, State an	d Zip (Individual)	Earned Income (bonus and commissions) \$							
	(No P.O. Boxes)	Portfolio Income (dividends, interest, etc.) \$								
C	Borrower's complete Corporation	Passive Income (seal estate, etc.) \$								
instanting County Als BO, Bourse)				Other - itemize \$						
				Individual's Total Annual Income \$						
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Date (MM/DD/YY) Signature										
G11JF-0422014 Please Complete Schedules on Reverse Side.										
WINN WINN T										

Schedule 1 Indi	vidual's Life	Insurance										
Names of insured	Beneficiary	Insurance Co.		Face amount of policy		Surrender value		Loans against policy	Ape	unnual emium	Type of policy	Is policy assigned
			s		s		s	s				
			s		s		s	s				
		Total	s		s		s	s				
Schedule 2 Indi	vidual's Stoc	ks, Bonds	and US	Governm	nent	Securitie	es					
Description of security	Registered in name of		Face value No. of share	(bonds) s (stocks)		Market value/share	1	Total Ple market value Ye	edged ss/No	Listed (L) on I Unlisted (U) G	NYSE, NA: Jovernment	SDAQ, AME Security (G)
					s		s					
					s		\$					
					Total Listed		s					
					Total Unlist	ed	s					
Schedule 3 Indi	ividual's Real	Estate										
Description or address to include city and state		Title name		Date acquired		Market value		Original amount		Unpaid balance		Monthly payment
					s			s		s	s	
					s			s		s	s	
					3			3		\$	3	
					s			s	3	S	s	
					s			s	3	s	s	
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					3			3	- 3	5	3	
					s			s	3	S	s	
					\$			\$		S	\$	
					s			s		s	s	
					s			\$		s	s	
			Tota	1	s			\$	Ì	s	s	
Agent						Other Ad	lvis	sors				
Agent's Name	2	Agent's Name				Name				Name		
Agent's Phone Number		Agent's Phone Nun	nber		-	Position			-	Position		
Agent's Email Address		Agent's Email Add	ress		-	Phone number				Phone number		

RECENT CASES

INDUSTRY	CASE SIZE
FURNITURE	\$200,000
DENTIST	\$600,000
DOCTOR	\$2,400,000
NUTS & BOLTS	\$1,000,000
2330	N

MOST COMMON INDUSTRIES

2 377

22

104

'83

200

2 391

REAL ESTATE

MEDICAL

CONSTRUCTION

CONSULTING

FINANCIAL SERVICES



CASE 1: CLIENT OVERVIEW

Sam Williams, age 50

Physician, married with 2 kids

Private practice since he was 35

Income per year: \$345,000

Approximate net worth: \$5mm

Pers

CASE 1: NEEDS/CAPABILITIES

Supplemental income from age 65

Income stream until age 85

Required annual income: \$150,000

Desired annual outlay to fund program: < \$55K (net of taxes*)</pre>

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Personal Informatio

CASE 1: POLICY BENEFITS

- Policy choice: Leading Index UL Product
- Initial death benefit gross: \$4,731,416
- Annual funding: \$200,000/yr for 5 years provided by \$1,000,000 loan
- nal Informatic Dr. Williams' total after tax cost (yr. 10): \$1,217,389
- Total tax free retirement income \$3,000,000 (\$150,000/yr for 20 years - age 65 to 85)
- Residual death benefit at age 85: > \$500,000

Note: Withdrawals and loans will reduce available death benefit and policy value. Withdrawals beyond basis may be taxable income. Excessive and unpaid loans will reduce death benefits and policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes.

10 Reasons to Choose Leveraged Planning Strategies

HIGHLY COMPETITIVE RATES
STREAMLINED ANNUAL REVIEW
FINANCING/ REFINANCING OF EXISTING POLICIES & LOANS
BROAD RANGE OF CARRIERS ACCEPTED
LOW MINIMUM LOAN SIZE
N



For more information contact:

Advisor Name Advisor Phone Number Advisor Email