

What's Your Plan for Financial Independence?sm



“It’s not about what you earn, or how you earn it. It’s about what you keep that matters most.”

Jeff Acheson CPWA®, CFP®, CPFA™, AIF®, CEPA®, NQPA™, CAPP™
Certified Private Wealth Advisor®

Most financial planners and investment advisors focus on asset allocation and diversifying between stocks, bonds, real estate, cash, and alternatives to drive future results. Skilled wealth management advisors first focus on asset location decisions and diversifying the associated tax implications of the allocation between ordinary income, capital gain, and tax-free options to achieve optimal net outcomes.

Enhancing your tax-advantaged wealth accumulation strategy.

Not all assets are taxed equally. The investment tax challenges facing high earners have left many searching for an alternative that can potentially mitigate the gap between traditional qualified plans and their ultimate retirement income needs. The often-overlooked tax management strategies enjoyed by life insurance under IRS §7702 provide those looking for tax-free income strategies with many of the same advantages of a Roth IRA but with contribution limits greater than what Cash Balance Pension Plans offer.

Introducing the Life Income Plan^{SM*}

Building wealth

Managing assets

Generating income in retirement

The Life Income PlanSM is designed specifically for those seeking a retirement lifestyle befitting their level of success. Focusing on asset location and the attributes of an Institutional Series of Variable Universal Life (VUL) insurance products can assist in putting your income replacement goals within reach and with tax advantages.

Features and Benefits

- Accumulation focused plan designs
- High early cash value liquidity
- No contribution limits
- No direct surrender charges
- More than 80 investment options
- Investment management discretion
- Tax-free transfers between investment options
- Tax-free account rebalancing
- Tax-free distributions for income
- Tax-free death benefit for beneficiaries
- Asset protection in many states
- Underwriting designed for simplified and streamlined acquisition
- Minimum statutory life insurance death benefit protection

****For more complete and detailed information, request a full illustration and current prospectus.***

The Life Income Plan is issued by Equitable Life, Administered by CES, and marketed by Advanced Strategies Group. Securities offered through IFP Securities, LLC, dba Independent Financial Partners (IFP) member FINRA/SIPC. Investment advice offered through IFP Advisors, LLC, dba Independent Financial Partners (IFP), a Registered Investment Adviser. Equitable, CES, IFP, and the Advanced Strategies Group, LLC are not affiliated.

Important Disclosures

Life Income Plan - LIPSM uses cash value corporate owned variable universal life insurance that tends to offer significant cash values in the early policy years because of its general lack of surrender charges and because in the event of a full policy surrender within a certain number of years, some policy charges may be refunded. These policies often include a minimum guideline death benefit and are structured to minimize death benefit expense yet retain the integrity of life insurance and the tax-deferral benefits. Cash values accumulate on a tax-deferred basis and can be structured for tax-advantaged access and distribution assuming policy loans after withdrawal of the policy owner's basis. Loans and withdrawals reduce the policy's cash value and death benefit, and withdrawals in excess of the policy's basis are taxable. Under current rules, loans are free of income tax as long as the policy remains in effect until the insured's death at which time the loan will be satisfied from income-tax-free death benefit proceeds. and, if the policy is surrendered, any loan balance will generally be viewed as distributed and taxable.

Variable universal life insurance is a contractual agreement in which premiums are paid to an insurance company, and the company, in return for those premiums, provides a benefit to a named beneficiary upon proof of the insured's death and a policy cash value. Amounts in the policy's cash value are invested in a variety of variable investment options where they are subject to fluctuations in value and market risk, including loss of principal. Life insurance policies have exclusions, limitations and terms for keeping the policies in force. Fees and charges associated with variable universal life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, investment management fees and charges for optional benefits. Please see the policy's prospectus for more complete information, including additional tax information.

Variable life insurance is offered by prospectus. For a prospectus with more complete information, including investment objectives, risks, charges and expenses, please contact your financial professional. Read the prospectus carefully before investing or sending money.

Please be advised that this document is not intended as legal or tax advice. Any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer to avoid penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed. You should seek advice based on your particular circumstances from an independent tax advisor.