



## Summaries of 2018 InsMark Symposium East Strategic Alerts

### [Symposium Strategic Alert #1: \(5/15/18\)](#)

Dual Security Plan - A New Executive Benefit (with unbelievably favorable tax consequences)

### [Symposium Strategic Alert #2: \(5/22/18\)](#)

Family Net Worth (a new way of presenting the effectiveness of wealth planning)

### [Symposium Strategic Alert #3: \(5/29/18\)](#)

Best Policy for My Clients (examining a client's risk profile in order to determine the best type of policy for that client)

### [Symposium Strategic Alert #4: \(6/5/18\)](#)

The InsMark Symposium is coming to Philadelphia. Learn more about this meeting and why you should attend. Limited Seating!

### [Symposium Strategic Alert #5: \(6/12/18\)](#)

InsMark's *Advanced Consulting Group* -- specialist firms available for joint case development in premium financing, COLI, BOLI, qualified plan optimization, life settlements, and institutionally-priced life insurance for high net worth investors.

### [Symposium Strategic Alert #6: \(6/19/18\)](#)

The double arbitrage of Indexed Universal Life coupled with Premium Financing enhances a Roth IRA conversion in astonishing ways.

### [Symposium Strategic Alert #7: \(6/26/18\)](#)

This Beginners Workshop focuses on two key InsMark systems: Wealthy and Wise, and InsMark Illustration System. We will go through the input steps needed to build basic cases, teach you how to navigate through the systems, and explain how the cases are organized.

### **[Symposium Strategic Alert #8: \(7/10/18\)](#)**

I will share a new executive benefit called Exceptional Split Dollar believed by all who have seen it to be superior to “Jim Harbaugh” Split Dollar as it requires no payments or taxes from the covered executive. Exceptional Split Dollar produces more favorable results to both the employer and executive than the equity split dollar and reverse split dollar strategies of the 1970s, 1980s, and 1990s, the designs of which were always somewhat speculative due to the lack of specific tax law and regulation for the favorite variations. All the new features can be illustrated using InsMark’s Loan-Based Split Dollar System. As part of the morning session on Saturday, September 14, at the 2018 Symposium East, I’ll include directions for its design.

### **[Symposium Strategic Alert #9: \(7/17/18\)](#)**

Three strategies for designing compelling Permanent vs. Term comparisons for those who own – or are thinking of owning – term insurance.

### **[Symposium Strategic Alert #10: \(7/24/18\)](#)**

Executive Trifecta provides one of the most effective set of golden handcuffs available for non-owner key executives. Using a cash-value-rich life insurance policy, it combines 1) a substantial source of ongoing family income should the covered executive die prior to retirement, 2) coverage to indemnify the employer against the loss of a valuable executive and 3) a transfer of the policy to the executive at a future date to allow access to tax free, retirement cash flow from policy loans.

### **[Symposium Strategic Alert #11: \(7/31/18\)](#)**

One of the specialist areas for InsMark’s ACG program is called QLS and involves qualified plan optimization. Don Prehn will review the QLS program (including new developments) and show how using cash value life insurance inside certain qualified plans can dramatically increase the net after tax income available to your client during retirement and provide far greater net wealth to heirs. Several different case study examples will be explored along with details on how to implement these plans with your existing clients immediately.

### **[Symposium Strategic Alert #12: \(8/08/18\)](#)**

If you can show the fees and taxes that slow the growth of an investment are more than the administrative and mortality charges associated with a policy, you’ve just made it much easier for your client to say YES to whatever strategy you are proposing using cash value life insurance. InsMark will be releasing its new Comparison of Plan Costs Analysis reports as an enhancement to the InsMark Illustration System in October (however, Symposium attendees will receive the enhancement at the Symposium).

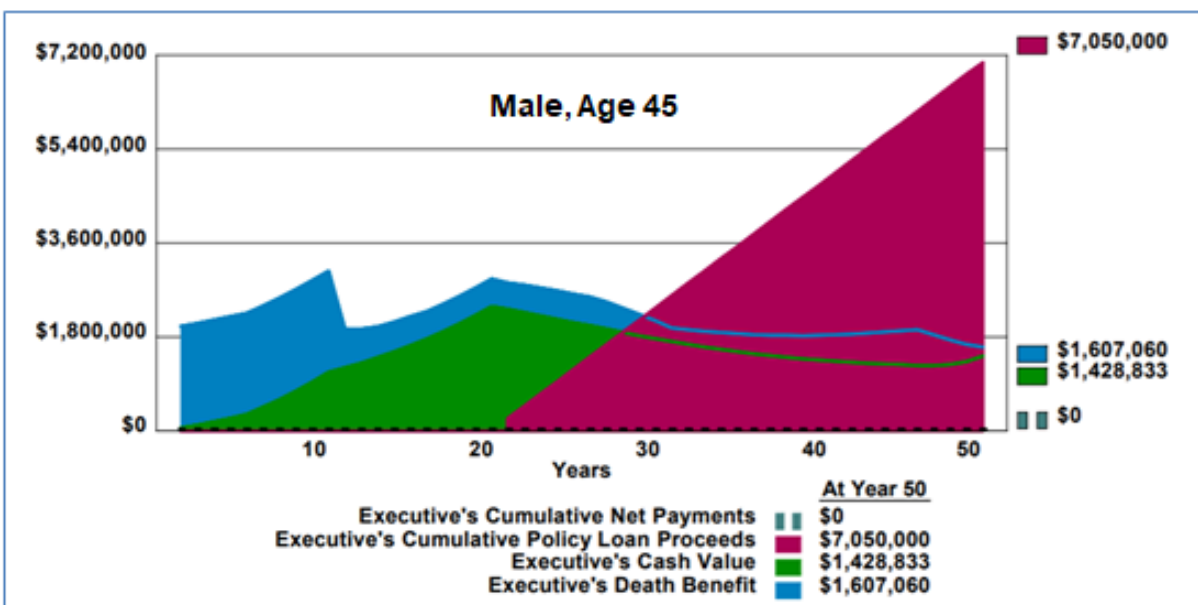
### [Symposium Strategic Alert #13: \(8/14/2018\)](#)

We all are familiar executive benefit plans funded with **COLI** (Corporate-Owned Life Insurance). How about executive benefit plans funded with **ExOLI™** (Executive-Owned Life Insurance)?

Among the main advantages of ExOLI plans are these two formidable benefits (neither of which occurs with COLI plans):

- Executive-owned cash values can be withdrawn and/or borrowed to produce tax free retirement cash flow;
- Death benefits paid to the executive's family are free of income tax.

Below is a compelling **ExOLI** example that we will examine at the Symposium East. It can be provided in several different ways by any business entity to any insurable executive. In many cases, the funding is deductible.



If your current practice involves executive benefits (or you would like it to), this strategy will be invaluable.

### [Symposium Strategic Alert #14: \(8/21/2018\)](#)

Learn from Todd Petit, ASA, MAA - Assistant Vice President and Actuary of Allianz Life, how to analyze and compare IUL policies in the current challenging environment.

### [Symposium Strategic Alert #15: \(8/28/2018\)](#)

Strategic Alert #15 examines a critical retirement issue: The order in which liquid assets are accessed for cash flow at retirement that produces the best long-range net worth and wealth to heirs. When this is done efficiently, we call it Good Logic vs. Bad Logic®.

### [Symposium Strategic Alert #16: \(9/4/2018\)](#)

The purpose of Strategic Alert #16 is to highlight a retirement theme that will be addressed frequently throughout several sessions at the 2018 InsMark Symposium East involving ***Integration of Certain InsMark Illustrations with Wealthy and Wise®***. With this approach, the cost of any strategy can be funded by asset withdrawal rather than out-of-pocket costs. The results are impressive – increased net worth and no dent in retirement cash flow.

### [Symposium Strategic Alert #17: \(9/10/2018\)](#)

Learn from Michael Dunne, CLU - Assistant Vice President, Independence Financial Network of Penn Mutual about *Planning in Uncertain Times. Tax Reform ... Market Volatility ... Inflation Concerns* - How can you get your clients to take action with all this uncertainty? This session will focus on forward thinking strategies using life insurance to help clients overcome their concerns about moving forward with planning in these changing times.