



## Summaries of 2020 Symposium Strategic Alerts

### [Symposium Strategic Alert #1: \(10/08/2019\)](#)

Suppose there were no limits to annual, deductible 401(k) contributions. How much would your high-end client-executives commit . . . \$50,000? \$100,000? \$250,000? \$1,000,000? A 401(k) Look-Alike allows such contributions and is closer to a slam-dunk than any other executive benefit as both employer and executive have such positive results.

Please review [Symposium Strategic Alert #11](#) for a few details of this outstanding concept.

### [Symposium Strategic Alert #2: \(10/15/2019\)](#)

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

### [Symposium Strategic Alert #3: \(10/23/2019\)](#)

Tony Jamison, age 45, is senior vice president of a west coast tech company. Highly paid, he is in a combined federal and state income tax bracket of 45.00%. Tony's company has installed the 401(k) Look-Alike discussed in Symposium Strategic Alert #1 providing him with a significant boost to his retirement income.

If you have convinced both the owner of a company and one or more executives of the value of a particular executive benefit, does it make sense to integrate it within the retirement or estate plan of each executive? If integration planning is part of your initial presentation, the business owner providing the benefit is certain to be impressed as will Tony. I'll prove these points during Symposium Main Platform presentation.

### [Symposium Strategic Alert #4: \(10/29/2019\)](#)

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 and powerful cases, teach you how to navigate through the systems, and explain how the cases are organized.

### [Symposium Strategic Alert #5: \(11/05/2019\)](#)

Learn about the Split Dollar Plan that works only for a Business Owner. This plan agreement maintains the benefit as an Endorsement Split Dollar with Optional Transfer at Retirement. But with a simple Board of Director's resolution at retirement, the Option could be exercised and, *presto chango*, the owner-executive ends up with all the cash value – taxable at point of transfer, not as it accrues. Can the owner count on this occurring? Yes, because he or she could direct it to happen. From the Symposium Main Platform, I will showcase the plan's design in great detail.

### **Symposium Strategic Alert #6: (11/12/2019)**

The four planning issues that affect most consumers are disability, early death, retirement, and long-term care. A cash-rich life insurance policy with accelerated death benefits combined with a disability income policy addresses all four. Without the disability income benefit, the plan is a chair with only three legs. This Symposium session shows a way to couple all four within one presentation.

### **Symposium Strategic Alert #7: (11/19/2019)**

CheckMate Selling Logic is a presentation strategy that compares different choices. If you don't compare alternative solutions, many of your presentations won't result in sales because your clients are silently considering what else they might do with the money.

The core sections of a CheckMate life insurance presentation are: How much do I want or need? What kind should I buy? What are my alternatives?

There are several other comparisons we will discuss at this Symposium Main Platform presentation:

- IUL vs. a 401(k) – particularly a Solo 401(k);
- IUL vs. a taxable account;
- IUL vs. a tax-exempt account;
- IUL vs. a tax-deferred account (like an indexed annuity);
- IUL vs. an equity account;
- Using Whole Life in the comparisons instead of IUL.

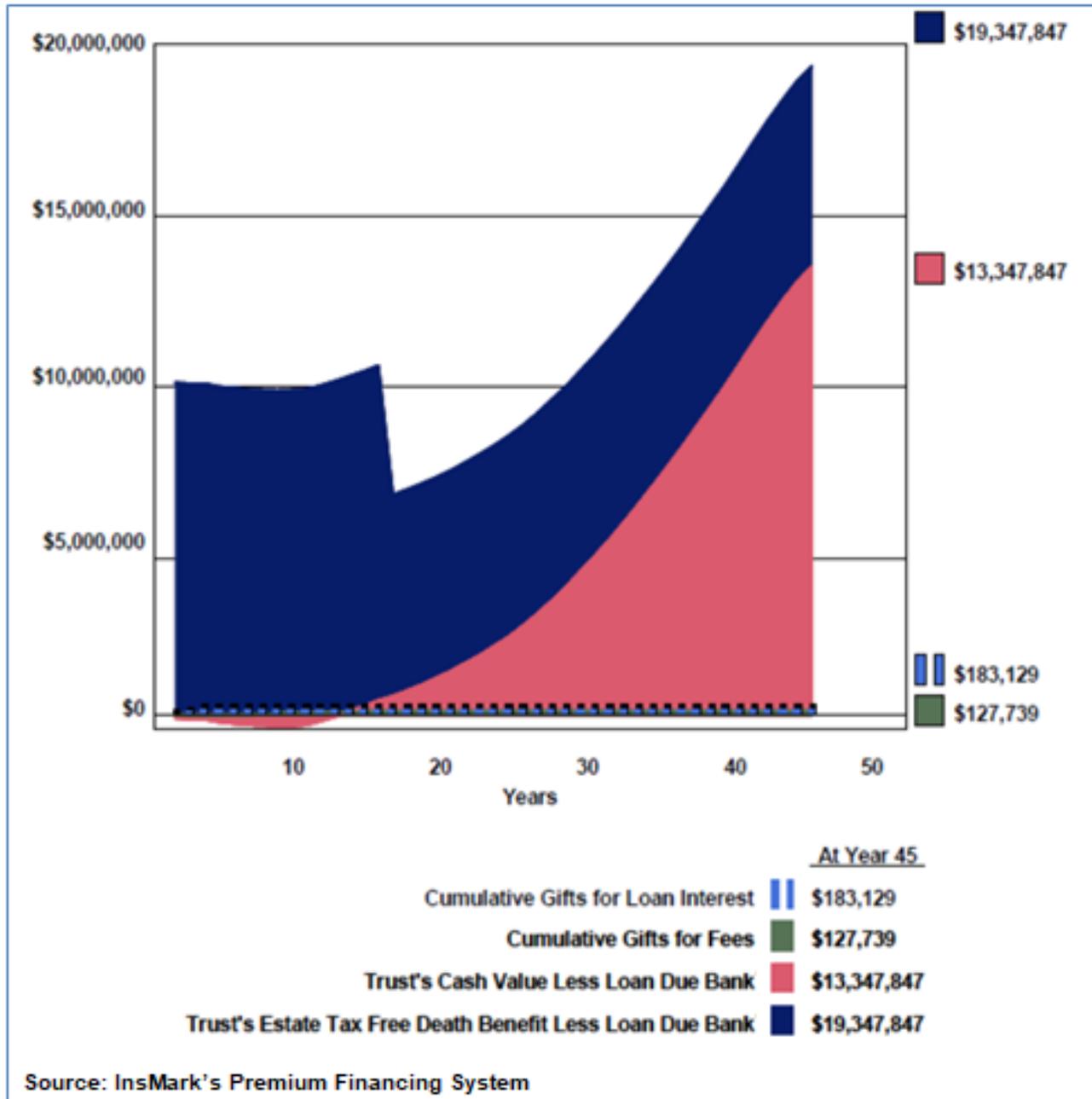
### **Symposium Strategic Alert #8: (12/11/2019)**

Good Logic vs. Bad Logic<sup>®</sup> is one of the most popular planning strategies in Wealthy and Wise<sup>®</sup>, InsMark's net worth, cash flow, and retirement planning system. Meet Tom and Lily Coyne, who discover the way they access their liquid assets can make an astonishing difference in long-range net worth – *the same money, just accessed differently.*

### **Symposium Strategic Alert #9: (12/16/2019)**

Jim McCarthy, age 55, is an attorney turned entrepreneur who owns intellectual property rights assets. He conservatively estimates his net worth at about \$30 million. Jim is divorced, and his current estate tax exemption is \$11,580,000. He wants all of his wealth to go to his three children and is concerned about the estate tax (today and in future years). Shown below is a graphic summarizing our premium financing solution. This plan incorporates several of the new enhancements to InsMark's Premium Financing System (all of which we will cover in detail at the Symposium).

## Premium Financing Funding Life Insurance Inside a Family Trust



### [Symposium Strategic Alert #10: \(1/2/2020\)](#)

How old is too old to use life insurance for retirement income? I will cover this in detail from the Symposium Main Platform for clients older than James and Allison, as well as options for no out-of-pocket costs for more retirement cash flow for:

- Travel;
- Roth conversions;
- Gifts to heirs;
- Gifts to favorite charities.

## Symposium Strategic Alert #11: (1/03/2020)

Our 401(k) Look-Alike strategy is looking even better due to the recent passage of the SECURE Act that limits using retirement funds for:

- 1) Long-range retirement cash flow (more than ten years);
- 2) Long-lasting “stretch” benefits for beneficiaries.\*

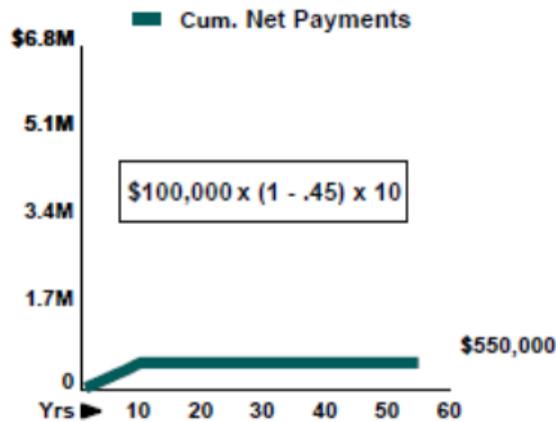
\* Spouses, disabled beneficiaries, and others will still be allowed to take distributions over their life expectancies.

You can include both results with cash value life insurance – an enormous, unexpected advantage compared to the new rules resulting from the limits of the SECURE Act.

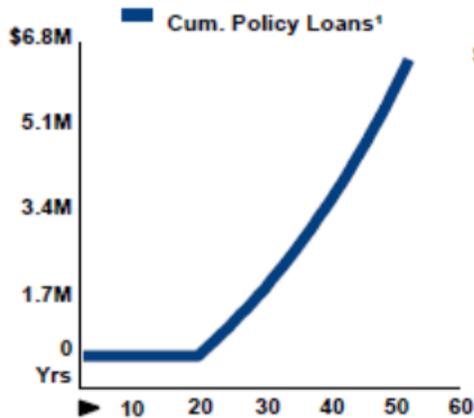
Imagine a deductible contribution of \$100,000 that costs a high-end client only \$55,000 in a 45.00% federal/state income tax bracket. If your client, age 45 for example, would do that for ten years, below are the illustrated results from a 401(k) Look-Alike:

### 401(k) Look Alike

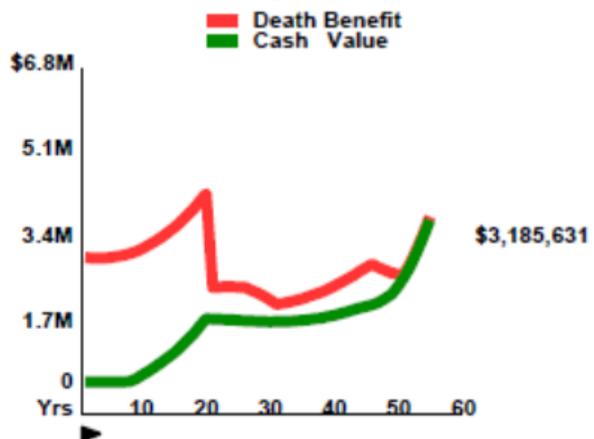
#### Payments



#### Cash Flow



#### Policy Values



<sup>1</sup> For Retirement Income.