

# 2018 InsMark Symposium EAST

September 14 - 15, 2018 | Philadelphia, PA

Strategic Alert #11

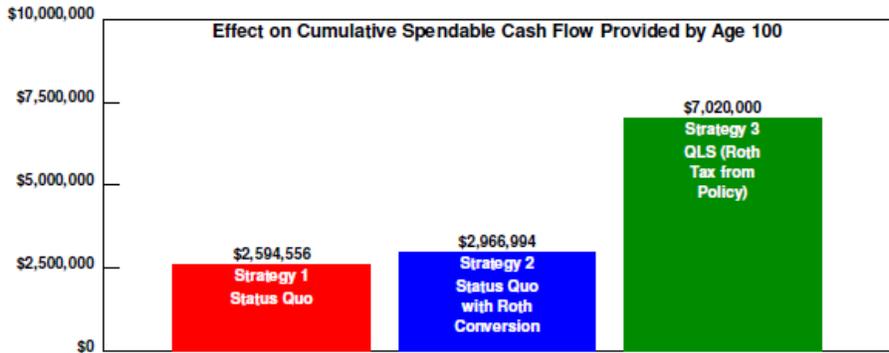
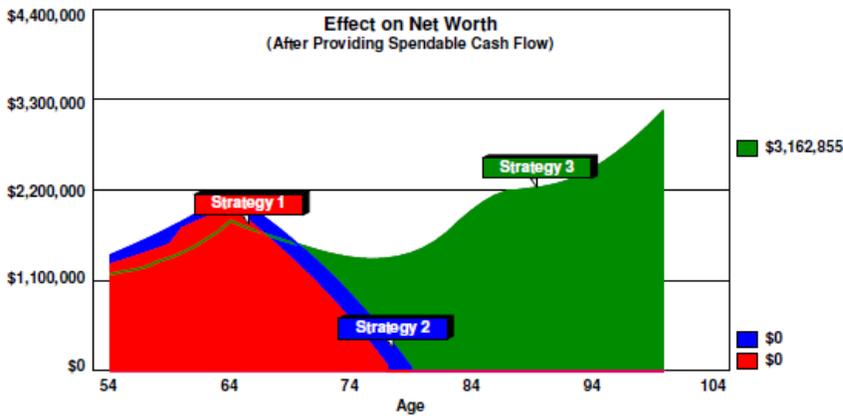
## [Listen to what fellow producers have to say about the InsMark Symposium.](#)

The purpose of Strategic Alert #11 is to highlight a portion of the Main Platform on Day 2 of the [2018 InsMark Symposium East](#) scheduled for September 14 - 15, at the Courtyard Marriott (and adjacent to the Marriott Downtown) in Philadelphia.

### The Qualified Leverage Strategy (QLS)

Analysis of Status Quo Vs. RC Only Vs QLS  
 Presented By: Don Prehn For: Susan Jones

Comparison of Alternatives



Symposium East Presentation by: Don Prehn  
Marketing Consultant, Board Member, and Past President of InsMark

## How QLS Can Help Clients Maximize Their Pension Plans

One of the specialist areas for InsMark's Advanced Consulting Group program is called QLS and involves qualified plan optimization. In the graph above, the client had a \$1,000,000 balance in a 401(k) and \$750,000 outside the plan in a mutual fund. The graph then compares the following three planning options:

**Strategy 1 – Status Quo** (keep going as is)

**Strategy 2 – Do a Roth Conversion Only** (move the \$1M 401k balance out over the next few years while income tax rates are relatively low)

**Strategy 3 – QLS**

As you can see, the QLS solution results in a substantial increase in long term net worth AND more than twice the cumulative tax free income.

For those with \$500,000 or more in qualified plan/traditional IRA balances, QLS is an alternative that every client should consider. Several different case study examples will be explored during Don's Symposium session along with details on how to implement these plans with your existing clients immediately.

Contact Julie Nayeri at 1-888-InsMark (467-6275) or [julien@insmark.com](mailto:julien@insmark.com) for more information on the Symposium or click below to review the Agenda and/or register online:

If you would like to review any of the prior Strategic Alerts relative to the 2018 Symposium East, see the links below.



### [Symposium East Agenda](#)

New details are added frequently.



### [Register Now](#)

Online registration is open.  
Act now - seats are limited!



### [Beginners Workshop](#)

September 13, 2018  
2pm - 6pm

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I look forward to seeing you on September 14 - 15 in Philadelphia.

Bob

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## **Prior Summaries of Topics to be Discussed at the 2018 Symposium**

### **[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: \(7/10/18\)](#)**

"Jim Harbaugh" Split Dollar is the name of a particular variation of split dollar life insurance granted by the University of Michigan to this well-known coach of its football team. His plan has received extensive coverage by the media from ABC News to ESPN. It has also received serious attention from insurance producers wanting to offer duplicate versions to some of their high-end clients. You can design this plan with InsMark, and this Symposium session will show you how.

### **[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 #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.

**Important Note #1:** The hypothetical values associated with this Strategic Alert assume the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. Life insurance illustrations are not valid unless accompanied by a basic illustration from the issuing life insurance company.

**Important Note #2:** This information is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.