



Summaries of 2018 Symposium Strategic Alerts

[Symposium Strategic Alert #1: \(10/31/2017\)](#)

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

[Symposium Strategic Alert #2: \(11/7/2017\)](#)

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

[Symposium Strategic Alert #3: \(11/14/2017\)](#)

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: \(11/17/2017\)](#)

Estate Preservation Funded by Premium Financing (including strategies to influence all CPAs within reach of your practice).

[Symposium Strategic Alert #5: \(12/5/2017\)](#)

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: \(12/12/2017\)](#)

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

[Symposium Strategic Alert #7: \(12/19/2017\)](#)

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: \(1/4/2018\)](#)

"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: \(1/11/2018\)](#)

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

[Symposium Strategic Alert #10: \(1/16/2018\)](#)

Executive Trifecta is perhaps the most effective set of golden handcuffs available. Learn from the expert, Kerry Walker. He has written dozens of these plans featuring pre-retirement benefits for 1) the company and 2) the executive's family and 3) substantial tax free retirement benefits for the executive.

[Symposium Strategic Alert #11: \(1/22/2018\)](#)

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: \(1/30/2018\)](#)

The results of this Symposium session may surprise you. Rather than treating a life settlement offer as a transaction to consider in a vacuum, the strategy of "doing it" vs. "not doing it" as part of an overall wealth analysis is an effective method for weighing competing financial options.

[Symposium Strategic Alert #13: \(2/6/2018\)](#)

In addition to the main Symposium events on March 2 and 3, there will also be a complimentary "special event" on Sunday morning, March 4. Phil Spalding, one of the industry's sharpest, most creative minds, will be hosting a breakfast meeting to explain more about his innovative strategy, the QLS. You'll also meet some top producers who have already joined up with Phil to sell this powerful product.

The QLS is a new and inventive way of thinking about qualified retirement plan assets and life insurance. It offers a solution that goes beyond retirement accumulation. The QLS addresses asset distribution so clients and their heirs realize greater retirement income, an increase in wealth for heirs, and in some cases, larger charitable endowments.

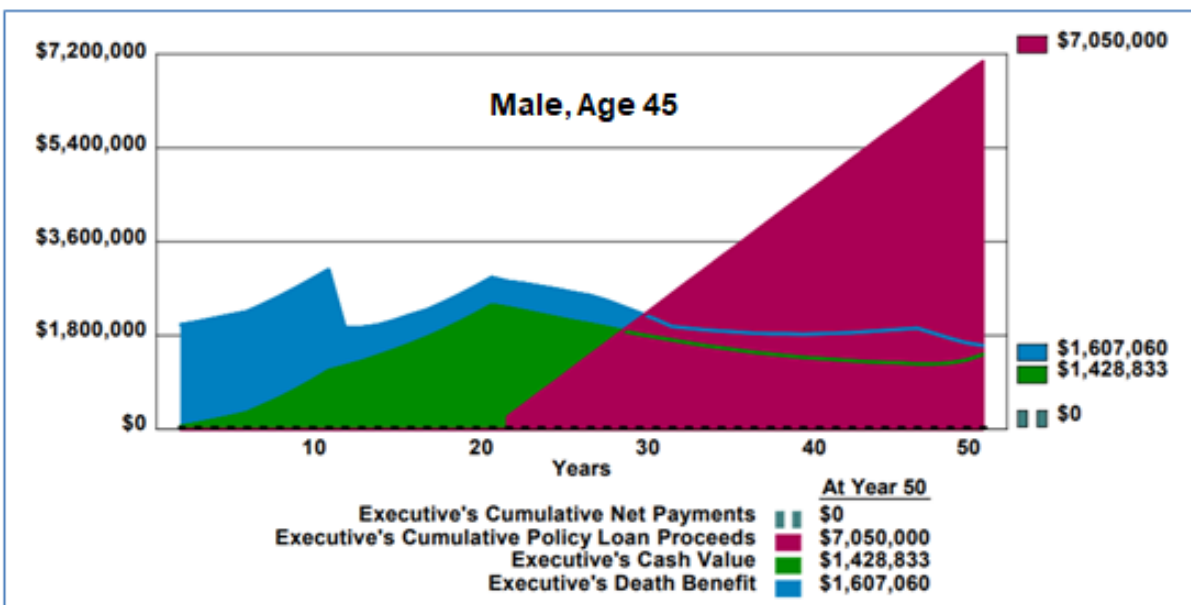
[Symposium Strategic Alert #14: \(2/13/2018\)](#)

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. 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 #15: \(2/21/2018\)](#)

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 #16: \(2/23/2018\)](#)

Albert Einstein defined insanity as doing the same thing over and over again and expecting different results. Most people agree that the life insurance industry needs to change in order to remain relevant to our most successful clients. In this session David Rosuck, CLU, Sales Innovation Officer at Pacific Life will discuss facts and ideas on how to achieve the needed change for the future, while achieving today's goals and objectives.