SmartLock™

A Y-UFinancial Strategy

Move pre-tax assets into post-tax security.

TAX-EFFICIENT CARE · RETIREMENT ACCOUNT CONVERSION

What if you could protect your retirement account from future taxes, with safe growth and benefits?

Pre-tax retirement accounts create a tax dilemma: spend them and pay ordinary income tax on every dollar, or leave them and face forced distributions that push you into higher brackets. Tax-Efficient Care converts your pre-tax account into post-tax growth by spreading the tax bill over time while creating guaranteed growth and immediate, unlimited long-term care coverage with just a small transfer amount.

THE TAX CHALLENGE

Pre-tax retirement accounts create forced tax decisions.

Forced withdrawal trap

Forced distributions push you into higher tax brackets and trigger Medicare surcharges and Social Security tax.

Spending = full tax

Every dollar you withdraw for care or any other use is taxed as ordinary income at your marginal rate.

The inheritance tax bomb

Large pre-tax balances left to heirs create an unexpected massive tax bill, eroding the value of your legacy in a single year.

HOW TAX-EFFICIENT CARE WORKS

1. **Tax-free rollover**

You transfer your pre-tax IRA or 401(k) into an IRA annuity, tax-free under SECURE Act rules.

2. **Internal funding**

The IRA annuity funds a SmartLock™, spreading taxable distributions with no ongoing contributions.

3. **Tax-free growth**

Inside the policy, cash value grows tax-free and becomes post-tax money that is available if needed.

4. **Unlimited care or legacy**

If care is needed, coverage is unlimited and tax-free; if unused, insurance value passes tax-free to heirs.

TAX SEQUENCING	REQUIRED WITHDRAWALS	CONVERSION STRATEGY	LONG-TERM CARE	INSURANCE VALUE
Spread over time until gone	Eliminated automatically	Pre-tax to post-tax money	Unlimited, tax-free benefit	Tax-free multiplier

THIS MAY BE RIGHT FOR YOU IF

Who Tax-Efficient Care is built for

- ✓ You have a large pre-tax IRA or 401(k) facing future required minimum distributions.
- ✓ You want to convert pre-tax assets to post-tax money efficiently, with care protection built in.
- ✓ You're concerned about tax bracket creep from required minimum distributions or withdrawals.
- ✓ You want long-term care protection without draining your savings.
- ✓ You want unlimited coverage that never runs out or expires.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → What's my projected required minimum distribution in five years and the resulting tax?
- → Could converting some of my pre-tax balance reduce future taxes?
- → How would spreading distributions over time affect my income each year?
- → Can this strategy be coordinated with my overall tax plan?
- → What if I don't need long-term care? Is there still a benefit for myself or my heirs?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU

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