SmartLock™

TAX-EFFICIENT LEVERAGE · RETIREMENT & SAVINGS

A Y-UFinancial Strategy

Move exposed assets into tax-efficient security.

What if you could protect your savings and investments 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. Other savings and investments carry their own tax exposure over time. Tax-Efficient Leverage repositions these assets, spreading any tax impact while creating safe growth with dividend potential, custodial care acceleration, and legacy planning.

THE TAX CHALLENGE

Retirement accounts and other savings carry ongoing tax exposure.

Forced withdrawal trap

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

Ongoing tax exposure

Pre-tax withdrawals are taxed as ordinary income, and other savings can face capital gains or interest tax along the way.

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 LEVERAGE WORKS

1

Reposition assets

Move a pre-tax retirement account (via tax-free rollover) or other savings into an IRA immediate annuity.

2

Internal funding

The IRA annuity funds a SmartLock™, spreading any 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

Other Benefits

If custodial care is needed, insurance value can be accelerated; insurance value also passes tax-free to heirs.

TAX SEQUENCING	TAX EXPOSURE	SAFE GROWTH	CUSTODIAL CARE	INSURANCE VALUE
Spread over time until gone	**Reduced or eliminated**	**No market risk of loss**	**Protect assets if care is needed**	**Tax-free multiplier**

THIS MAY BE RIGHT FOR YOU IF

Who Tax-Efficient Leverage is built for

- ✓ You have a large pre-tax retirement account facing future required minimum distributions.
- ✓ You want to reposition pre-tax or exposed savings, with safe growth and other benefits built in.
- ✓ You want to leverage your retirement account in a way that allows you more freedom with your investments.
- ✓ You want custodial care protection without draining your savings.
- ✓ You want legacy planning that does not require ongoing contributions.

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?
- → Am I protecting my assets and estate from all of the potential risks that appear during distribution years?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU