

We can show you how to reduce your retirement account tax bill by 40-90%, while creating safe growth and other 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 Leverage repositions these assets, spreading any tax impact while creating safe growth, custodial care, and legacy planning.

Comparing the lifetime required minimum distribution taxes on a \$250,000 balance for a 60-year-old, in the 22% tax bracket.

RMD models begin at age 75 for this client, with a moderate growth rate of 6% per year and an estimated retirement income of \$75,000; your figures will vary by age, balance, and tax bracket.

LET IT SIT & PAY TAXES AS YOU WITHDRAW

\$334,407

(134% of the transferred amount)

Total tax from age 75 onward when forced distributions begin, including growth on the account.

Based on a 6% annual growth assumption; your actual balance may vary.

SMARTLOCK™ TAX-EFFICIENT LEVERAGE

\$68,000

Total tax on a controlled distribution of \$30,150 per year for 10 years.

That's a manageable average of **\$6,800** in taxes per year over the conversion period.

SmartLock™ saves \$266,407 in taxes vs. letting it sit
(reduced taxes by 80%)

HOW IT WORKS

- 1 We model your retirement account's tax exposure to required minimum distributions.**
- 2 We structure a controlled distribution schedule and deliver a side-by-side comparison.**
- 3 You reposition retirement funds on your own timeline to get ahead of taxes and unlock other benefits.**

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 built in.
- ✓ 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 and how much would I owe in taxes?
- 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?



Conceptual illustration for educational purposes only. Not tax, legal, or investment advice. SmartLock™ refers to a single premium immediate annuity and whole life insurance concept; guarantees rely on the issuing insurer's claims-paying ability. Policy values are not guaranteed and may vary. The tax figures shown (\$334,407 and \$68,000) are simplified, hypothetical federal math models based on a static \$100,000 income (reduced to 75% at RMD age 75, per SECURE 2.0), a hypothetical 6% annual growth rate, and a Single filing status. They do not account for state or local taxes, Medicare premium adjustments, or future tax law changes. These figures are approximations for concept illustration only; actual tax outcomes will vary. Consult your own tax and legal advisors before executing any retirement account distributions or policy funding.