One asset, many strategies. A single SmartLock™ engine adapts to a wide range of client planning needs.

Each strategy below is powered by the same underlying policy, repositioned to solve a specific client problem. Same contractual guarantees, same collateralized access, different applications.

ANNUITY ACCESS

Reposition an existing annuity to create liquid access to its value sooner, get ahead of its tax exposure, add market-loss protection and custodial care benefits, and strengthen the legacy payout.

FLEX STREAM

Flexible retirement income clients start, pause, and adjust on their own schedule, free of penalties.

TAX-EFFICIENT LEVERAGE

Reduce retirement taxes by 40-90% with a system that also maximizes growth, custodial care, and legacy planning.

STRUCTURED INCOME

Turn retirement accounts or savings into documented income that can help clients qualify for any income-dependent loan.

GROWTH SCREEN

Protected, growing capital with the majority available to clients immediately and without penalties.

TEXTBOOK CONTROL

A private capital system clients borrow against on their own terms, recapturing interest instead of paying it to lenders.

LEVERAGED RESERVE

Cash flow, safety, growth, and leverage from one asset, with capital that keeps working while it's accessed.

INSURANCE HEDGE

Permanent coverage clients own for life, hedging the risk of being uninsured when it matters most.

INVESTMENT HEDGE

A guaranteed, out-of-market counterweight clients borrow against instead of selling in a downturn.

DEBT ARBITRAGE

Positive cash value growth offsets a cash-heavy debt's interest, lowering the client's net interest liability.

BONUS PLANS

Employer-funded, tax-deductible plans that reward staff with an asset they own outright.

STRUCTURE	GROWTH	ACCESS	CARRIERS	TAX POSITION
One transfer, no premiums	**Minimum rate + potential upside**	**Collateralized policy loans**	**A-rated, 120+ year-old carriers**	**Tax-deferred, generally tax-free**

COMMON FUNDING SOURCES

Ways clients fund any strategy

- ✓ Cash or liquid savings from checking, savings, CDs, or money market
- ✓ A qualified plan loan from a 401(k), repaid via payroll
- ✓ A retirement rollover from a 401(k), IRA, annuity, or any other eligible retirement account
- ✓ A home equity access program
- ✓ A 1035 exchange from an existing annuity or cash value policy

PROFESSIONAL PARTNERS

How advisors use this

- → RIAs adding a non-correlated, guaranteed sleeve outside market risk
- → CPAs and tax professionals structuring tax-efficient accumulation and access
- → Estate and elder law attorneys coordinating trust-owned value
- → Business owners' advisors funding bonus and reserve plans
- → Referral partners placing permanent cash value coverage

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