

roth·ish™

a tax-efficient way to plan for the 3 stages of adult life...

roth-ish™ is a financial strategy used to specifically address your financial needs during the three stages of your adult life:

1. Your income-producing years
2. Your retirement years
3. Your twilight years and end-of-life

It is similar to a Roth IRA from a taxation standpoint, however it is NOT a Roth IRA, hence the term **roth-ish™**. It allows clients to fund a portion of their retirement using a proprietary indexing strategy – inside an indexed universal life insurance policy – that has several unique benefits:

1. Tax-free growth and tax-free retirement income (similar to a Roth IRA)
2. Several index fund options to choose from (S&P 500, Pimco, BUDBI, etc.)
3. A stop-loss feature with a 0% protective floor (protects against market crashes)
4. 10x-20x tax-free payout to heirs upon early/unexpected death

This platform has several institutional investment firms (*Pimco, Bloomberg, Annexus, etc.*) that manage the index funds, and several life insurance carriers (*Allianz, Pacific Life, Nationwide, etc.*) that we use. To be clear, this is NOT a Roth IRA. This is an IUL.

This is a proprietary arrangement and requires the following client parameters to qualify:

1. Minimum income: \$250K
2. Minimum net worth: \$500K
3. Minimum liquidity: \$100K (not including IRA or 401k funds)
4. Minimum annual contribution: \$30K
5. Maximum annual contribution: \$500K

In concept, this is similar to a Roth IRA from a tax-treatment standpoint, but for much higher income participants.

From a risk mitigation standpoint, the 0% floor (stop-loss feature) acts as a hedge against market crashes.

And lastly, the death benefit of the life insurance component gives you piece of mind during stages of your life when your family is relying on your income, and an unexpected/early death would put a major financial burden on your loved ones (in the absence of your income).

For more information, contact the advisor that sent you this piece.