

TRANSFORMING QUALIFIED ASSETS INTO A POWERFUL, TAX-ADVANTAGED INHERITANCE

Are you concerned about the impact of taxes on the wealth you plan to leave your loved ones? The Quiet Wealth Transfer Program offers a sophisticated solution to ensure your qualified retirement assets (such as IRAs and 401(k)s) create a lasting legacy for your non-spousal beneficiaries.

The Challenge: Navigating the SECURE Act

The SECURE Act introduced a significant change: non-spousal beneficiaries must now distribute inherited qualified accounts within 10 years. This often forces heirs into higher tax brackets, diminishing the value of your hard earned savings. For example, a \$1 million IRA could shrink to \$600,000 or less after taxes for your beneficiaries.

The Solution: A Strategic Conversion

Our program strategically converts a portion of your qualified funds into a tax-free death benefit through a carefully designed process:

- 1. Strategic Distribution:** A portion of your qualified funds is strategically moved from your IRA or 401(k).
- 2. Immediate Annuity Purchase:** These funds are used to purchase a Single Premium Immediate Annuity (SPIA), which provides a guaranteed stream of income over a set period.
- 3. Life Insurance Funding:** The annual payments from the SPIA are then used to pay the premiums for a new permanent insurance policy. This policy is often owned by an Irrevocable Life Insurance Trust (ILIT) or directly by your non-spousal beneficiary to keep the death benefit out of your taxable estate.

This approach turns a potentially large, uncontrolled tax event for your heirs into a smaller, controlled annual tax event for you, ultimately funding a significantly larger, non-taxable death benefit.

Key Benefits for You and Your Heirs

- **Mitigate SECURE Act Impact:** Protect your non-spousal beneficiaries from the 10-year distribution rule and its associated tax burden.
- **Tax-Free Legacy:** The death benefit from the life insurance policy is paid to your beneficiaries completely free of income tax, and potentially estate tax if structured with an ILIT.
- **RMD Management:** SPIA payments can be structured to satisfy your Required Minimum Distributions (RMDs), transforming a mandatory withdrawal into a proactive legacy-building tool.
- **Guaranteed Multiplier:** A relatively small, annual taxable distribution can fund a much larger, tax-free death benefit, effectively multiplying your legacy.
- **Your Control:** This strategy allows you to maintain control over how your wealth is transferred, ensuring your intentions are met without forced sales or tax erosion.

Is the Quiet Wealth Transfer Program Right for You?

This program is ideal for clients who are:

- **Age 50+ (or RMD age):** With substantial qualified assets.
- **Legacy-Focused:** Primarily concerned with leaving a tax-efficient inheritance to non-spousal beneficiaries (children, grandchildren, charities).
- **Tax-Sensitive:** Concerned about the tax burden their heirs will face on inherited qualified funds.

Secure Your Family's Future Today

Don't let taxes diminish your legacy. The Quiet Wealth Transfer Program provides a powerful and elegant solution to protect your wealth and ensure your beneficiaries receive the maximum benefit. Contact us today to learn how this strategy can work for you.

Disclaimer: This information is for educational purposes only and does not constitute financial or tax advice. Please consult with a qualified professional before making any financial decisions.

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