



IRA Strategies for Wealth Transfer

Presenter
Title

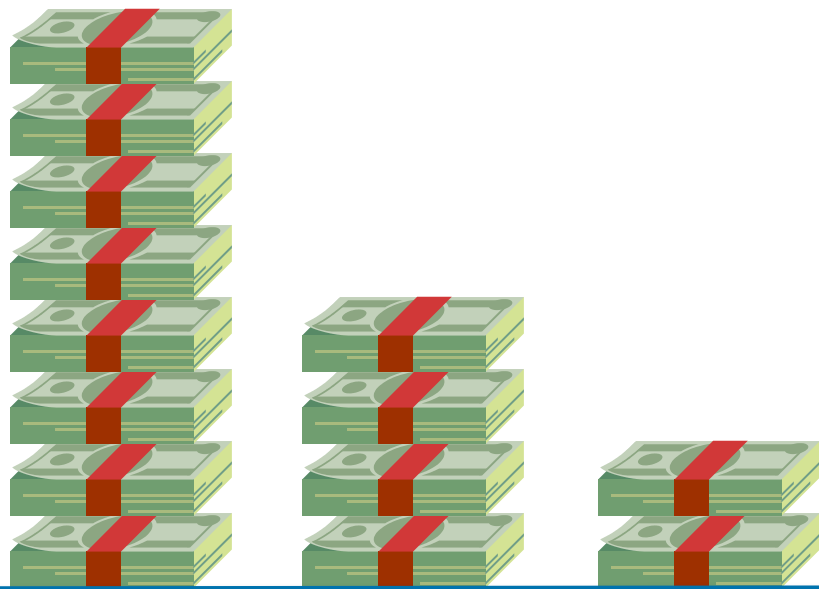
Today's Objectives

Today I'll demonstrate how you can improve your client's legacy

by describing what IRA investors typically do, & comparing it to two simple but powerful ideas

so they can maximize their IRA legacy potential and recognize the value you bring.

Sources of Retirement Cash Flow

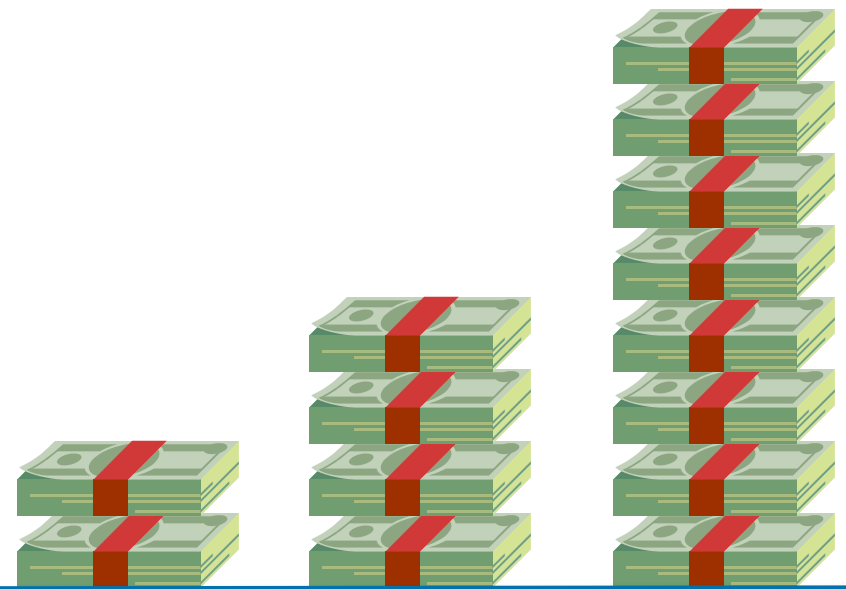


Pension

Social Security

Savings

30 Years Ago



Pension

Social Security

Savings

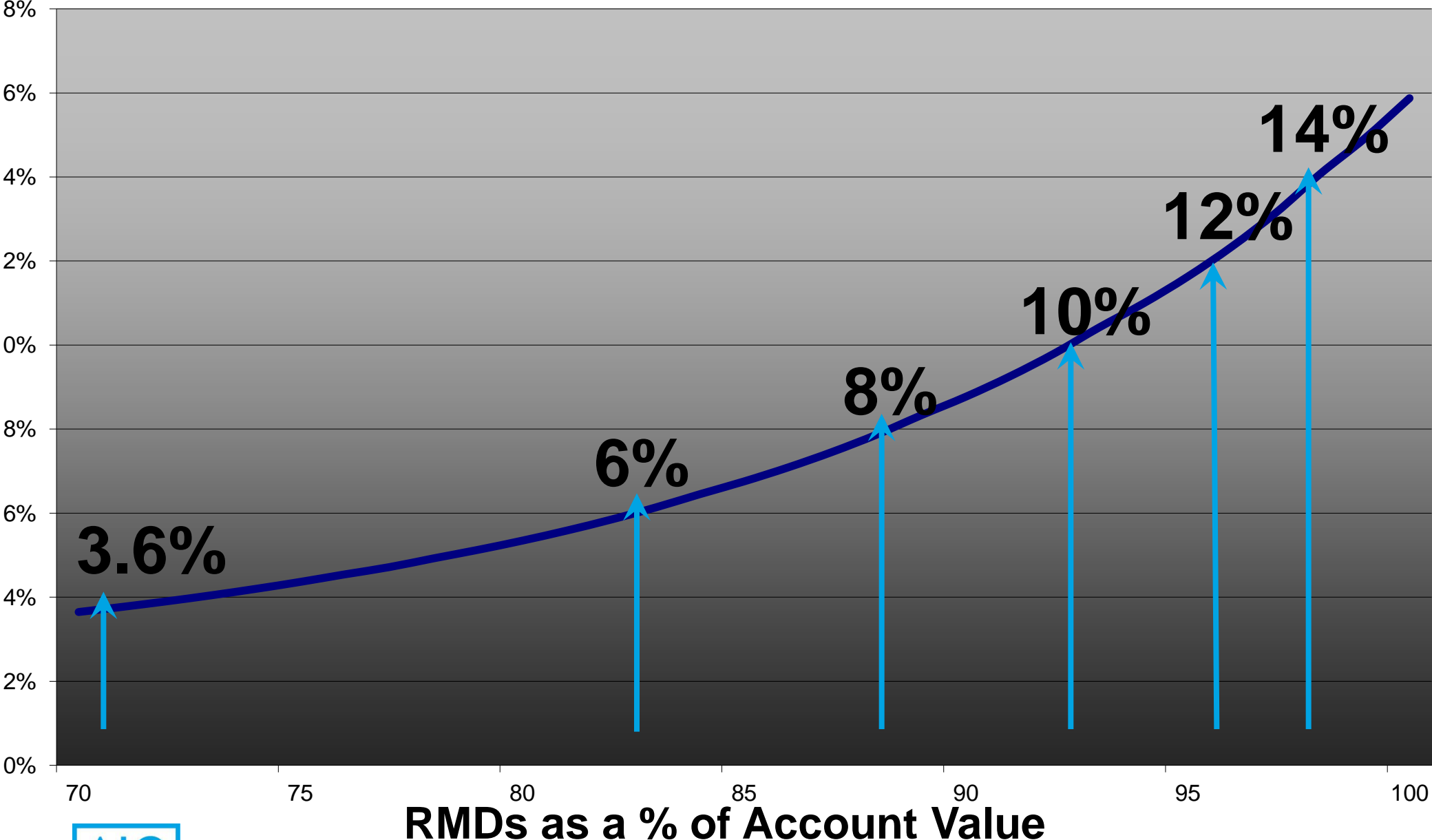
Today



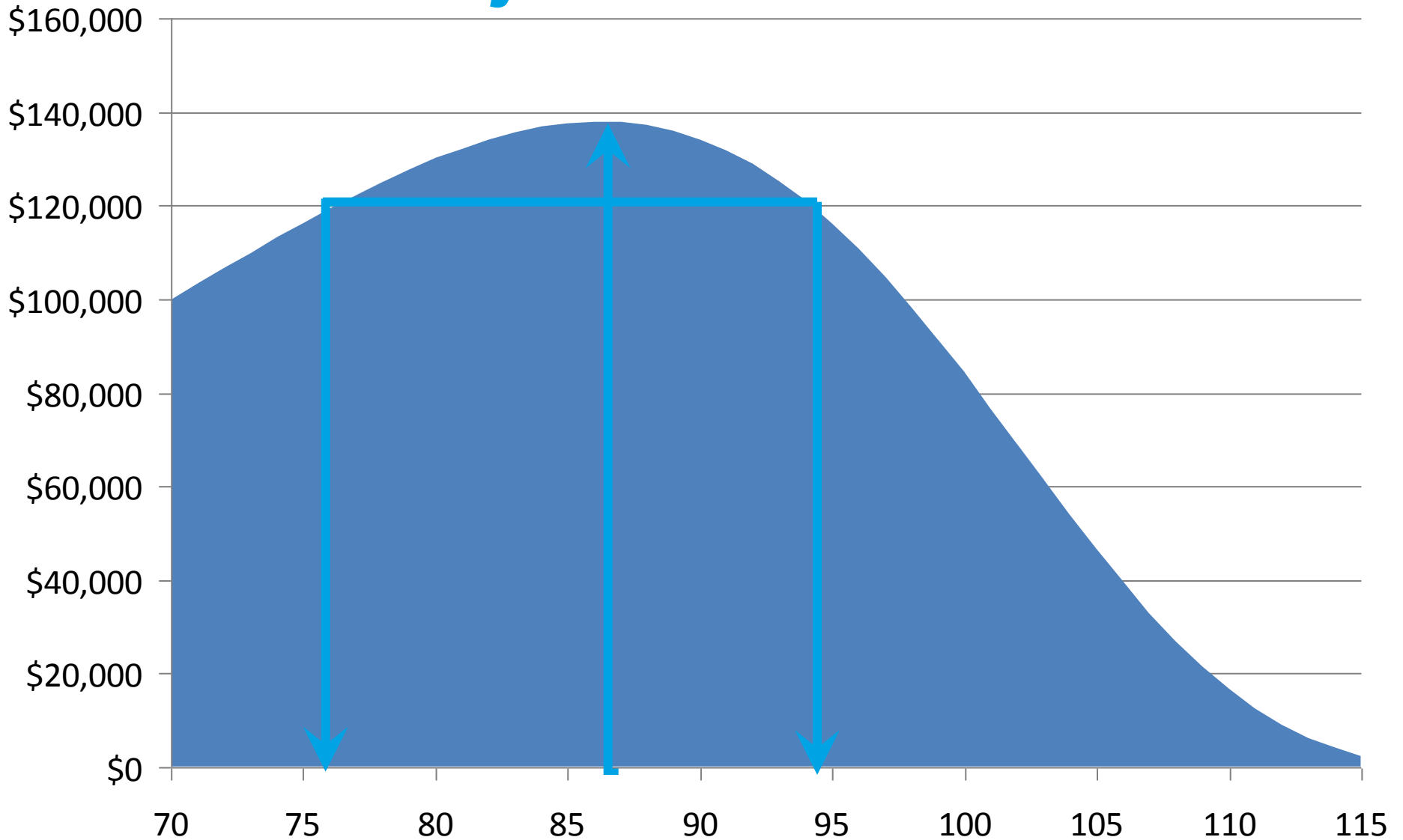
IRAs and RMDs



RMDs vs. Account Value



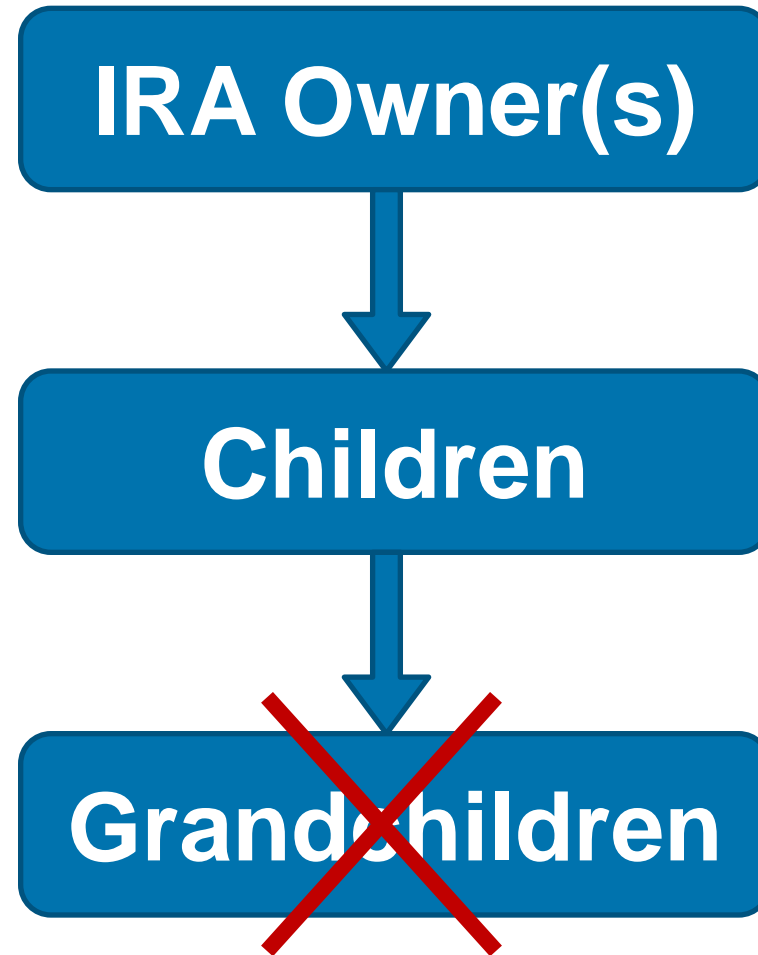
Projected IRA Values



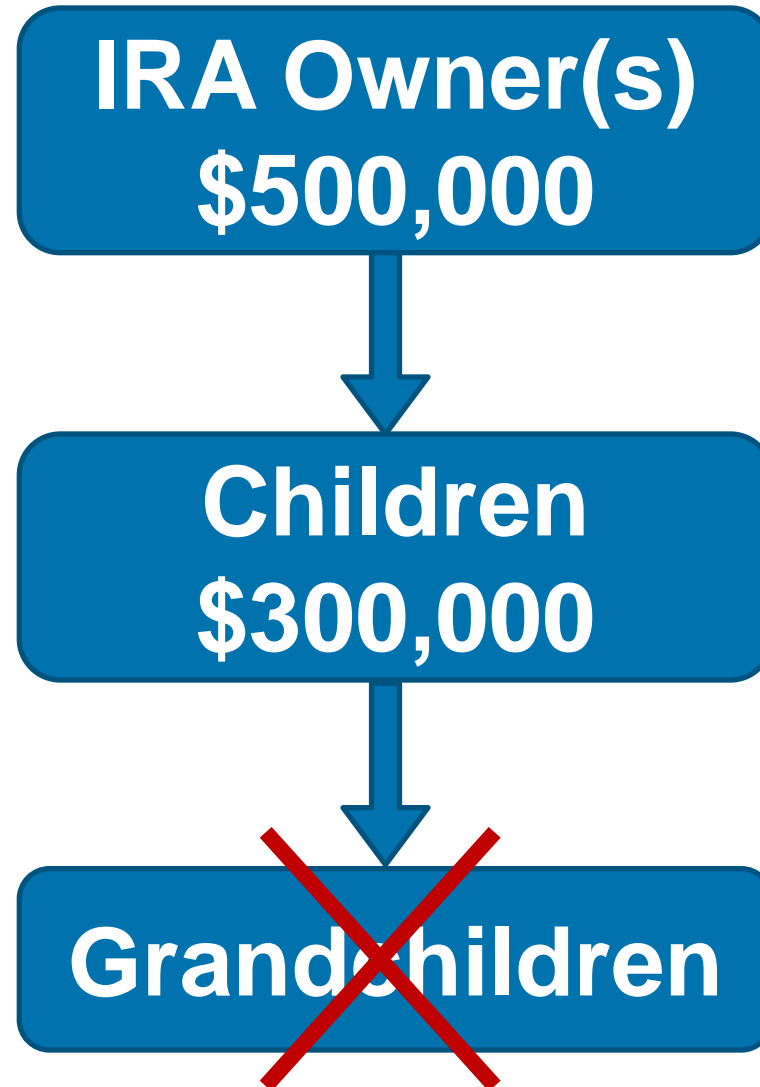
\$100,000 IRA; 7% hypothetical annual return



Typical IRA Transfer



Typical IRA Transfer



Story Selling





3 Circles

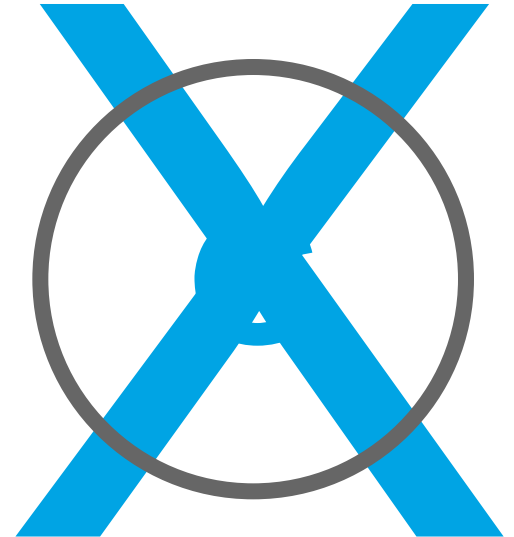
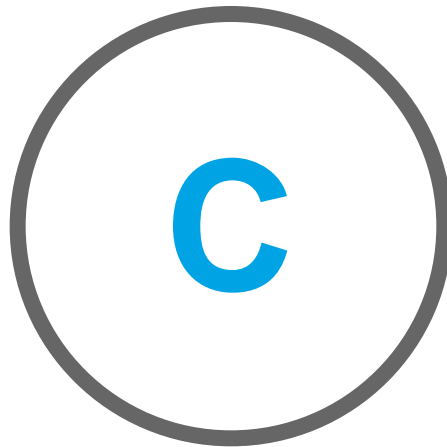
2 Questions

3-Point Value Proposition



3 Circles

Your money can go to three places when you're done with it:



Cross out the one you would ***least*** like to get your money when you're done with it.

Client Questions & Value Proposition

2 Questions:

1. Mr. & Mrs. Jones, if things go the way you have planned, what's going to happen to your IRA?
2. Why don't you give it to them right now?

3-Point Value Proposition:

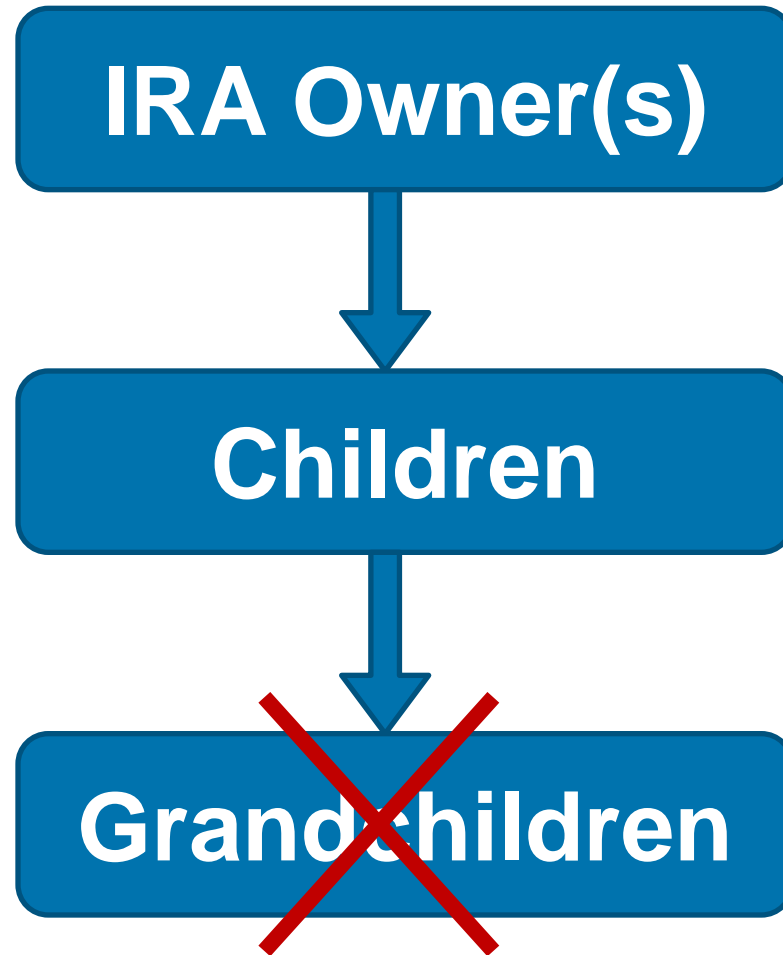
1. We'll keep your IRA in your Care, Custody and Control;
2. Potentially double, triple or quadruple the value of your legacy; and
3. Take no additional investment risk in your portfolio



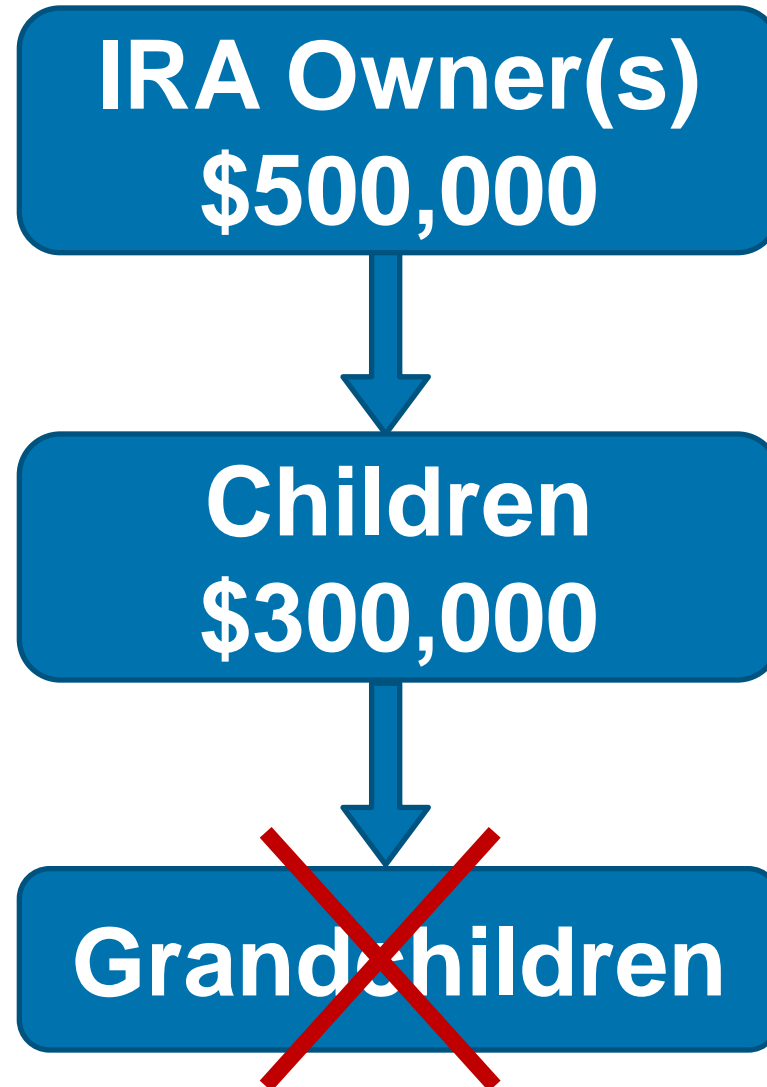
IRA Wealth Transfer Strategies



Typical IRA Transfer



Typical IRA Transfer

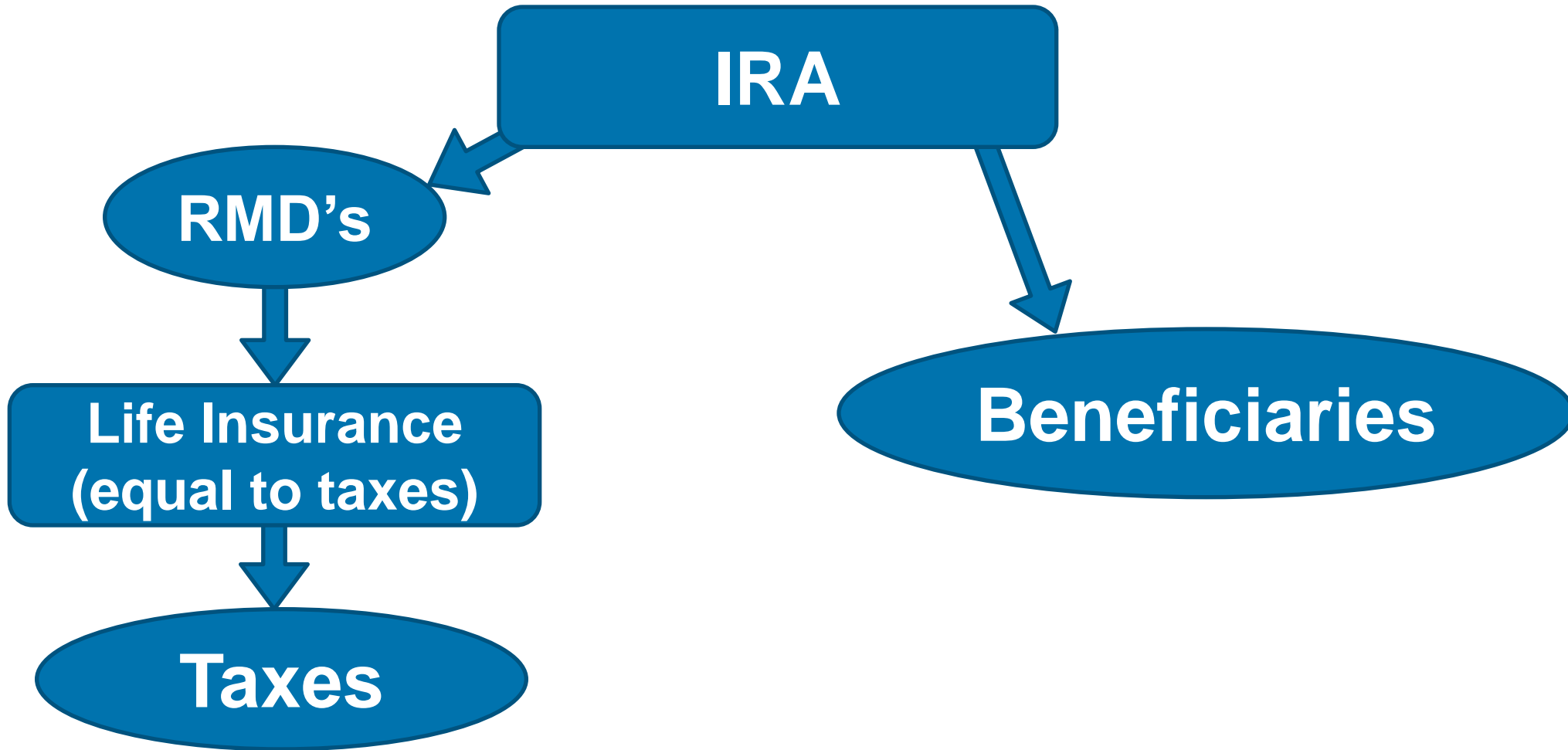




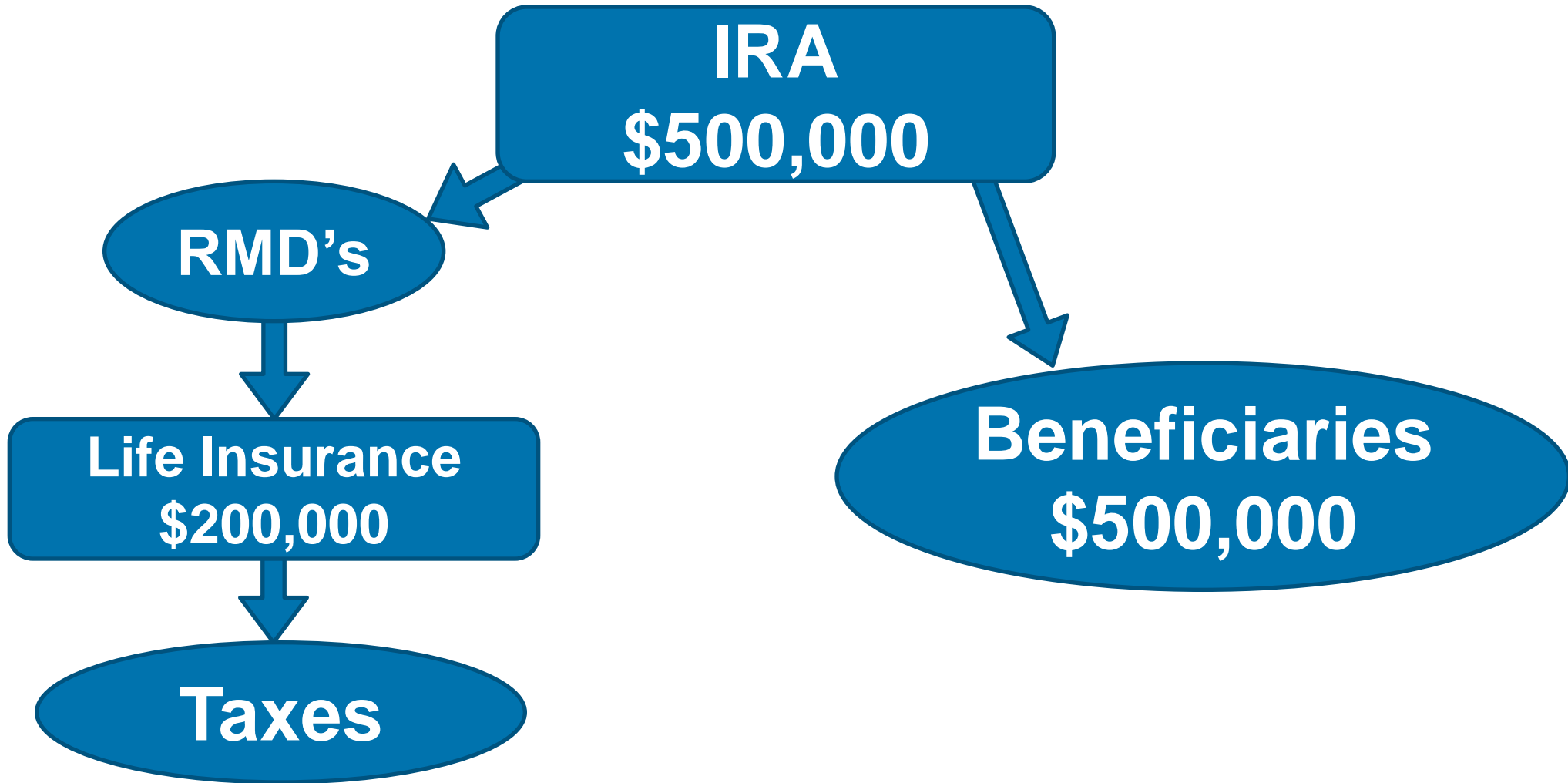
***Life Insurance Solutions
for
IRA Wealth Transfer***



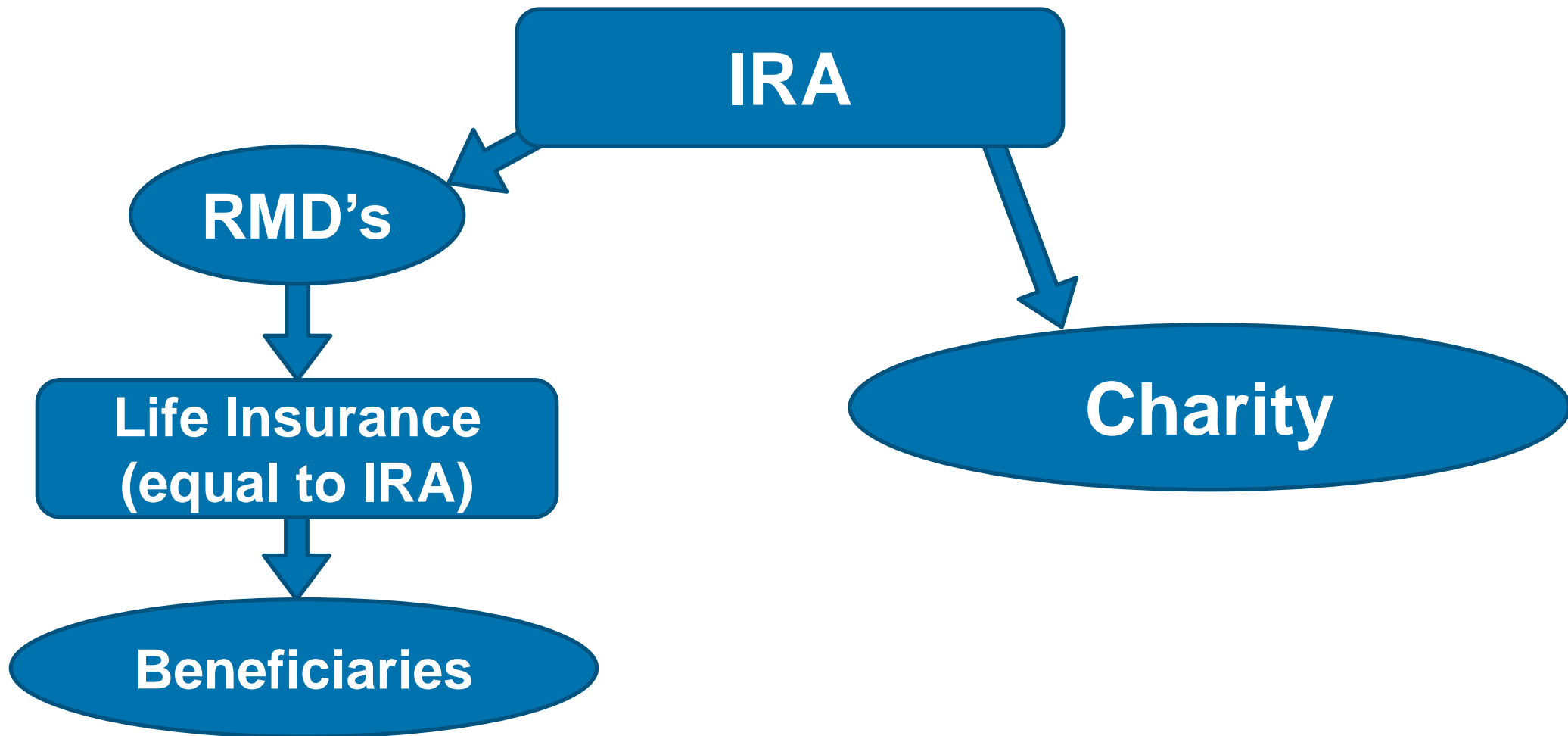
1. IRA Income Tax Offset



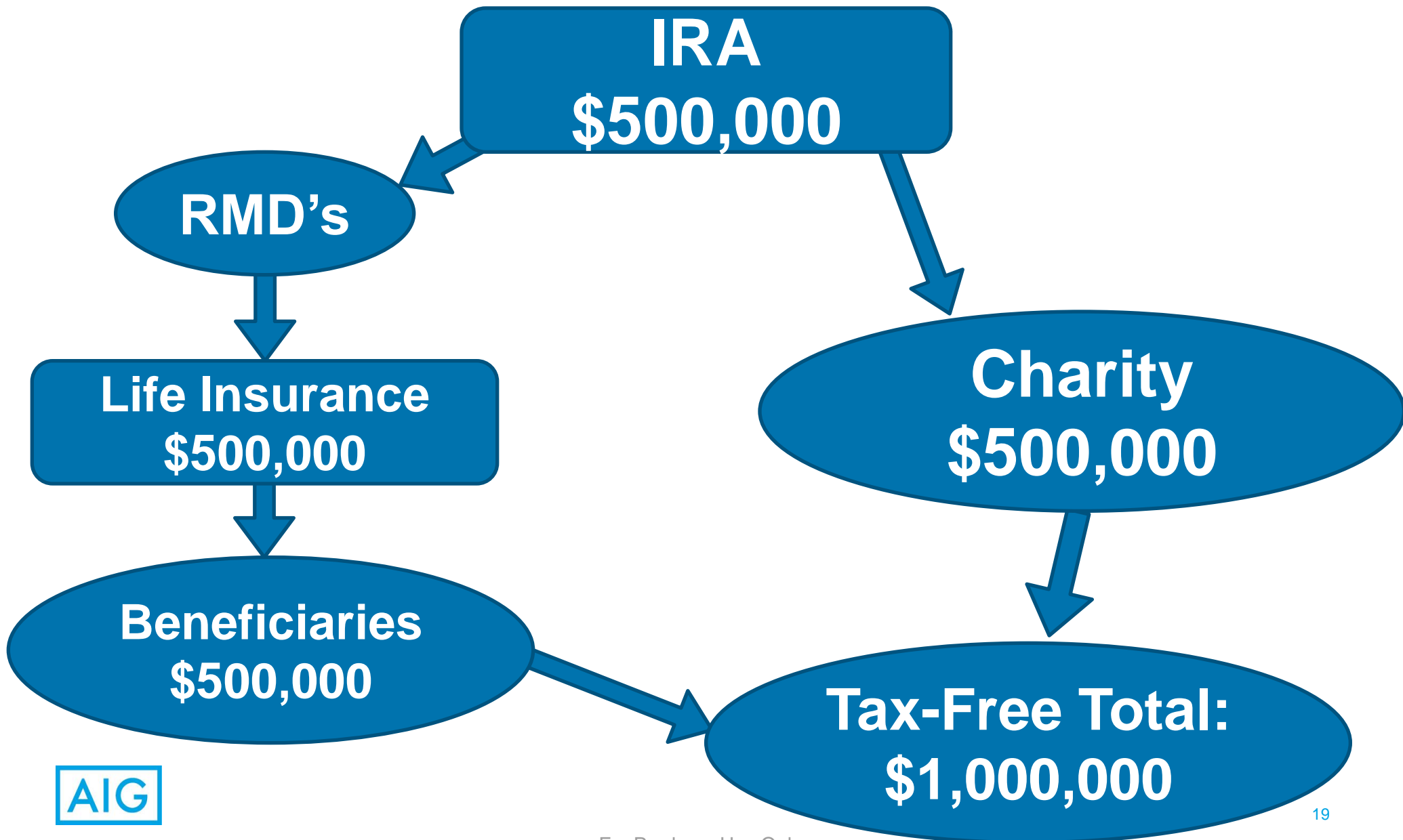
1. IRA Income Tax Offset



2. IRA Income Tax Elimination

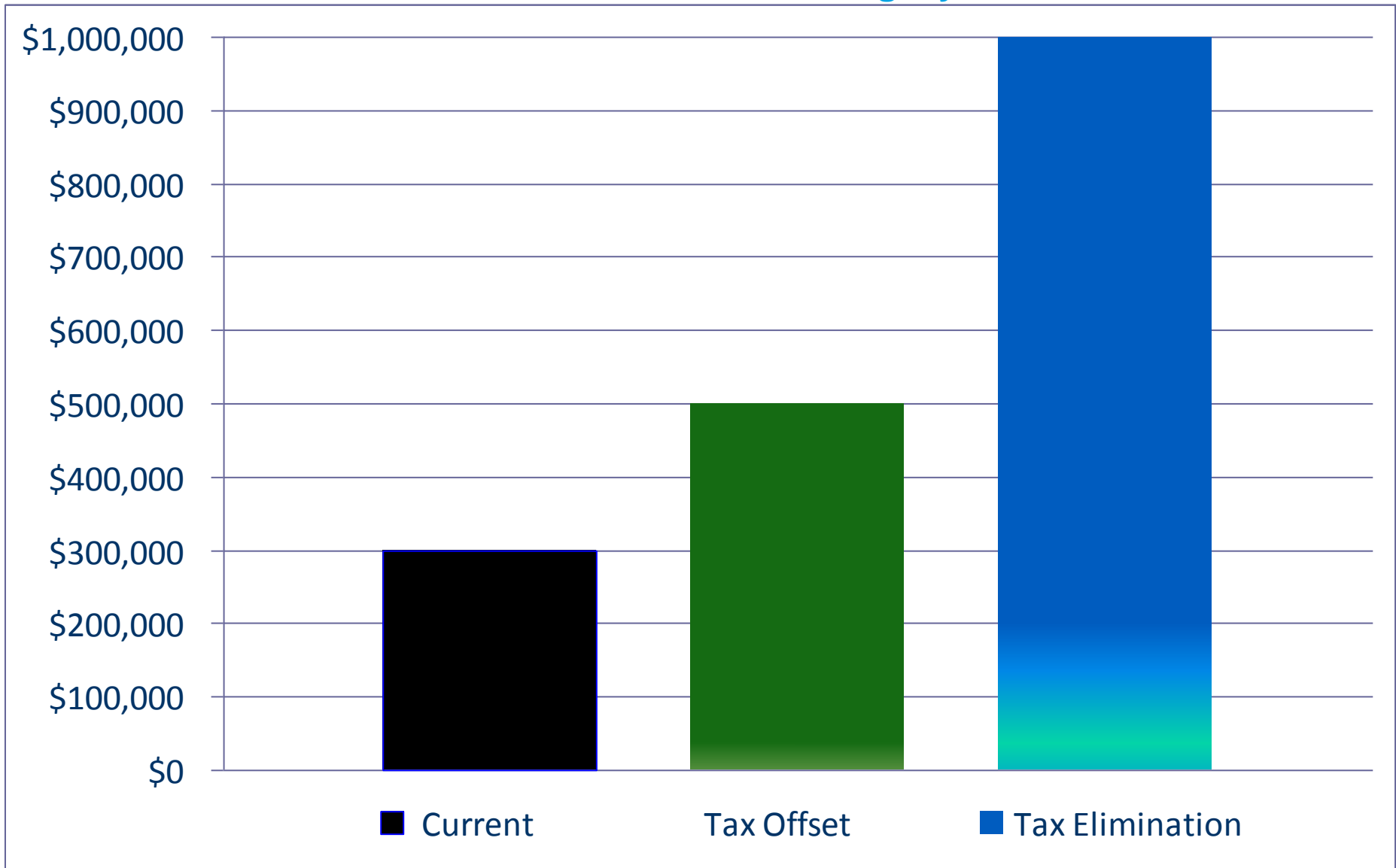


2. IRA Income Tax Elimination



Comparison of Strategies

Total Net After-Tax Legacy



Do you remember our 3-Point Value Proposition?

- 1. We'll keep your IRA in your Care, Custody and Control;**
- 2. Potentially double, triple or quadruple the value to your beneficiaries; and**
- 3. Take no additional investment risk in your portfolio**

The “Soft” Close

“I know you qualify for this program financially, but. . .

I don’t know if you qualify medically.”

You have time to think about it.

Questions or Comments



IRA Strategies for Wealth Transfer



Important Information

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The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL its responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. AGL does not solicit business in New York.

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