

▶ LEVERAGED PLANNING®: RETIREMENT FUNDING

The Client: Walter Flynn, 55

- Hadn't funded any form of retirement income program for himself.
- Needs life insurance and at least \$100,000 per year of income for at least 30 years according to his financial advisor.

The Solution: Leveraged Planning®

Mr. Flynn chose a Leveraged Planning® program from GFD to help him more rapidly build up the nest egg he would need. In March 2008, a \$1 million program – utilizing an indexed universal life product from a leading carrier – was put in place for Mr. Flynn. Mr. Flynn could have used a life insurance product but his advisor felt his coverage needs had been met.

- Over a ten year period from age 55 to 64, Mr. Flynn's company would pay \$427,500 in interest on the commercial loan.
- Once the loan was paid off, the cash balance in the product would provide \$116,400 per year for 30 years as well as a minimum guaranteed death benefit.



Using a Leveraged Planning® program, Mr. Flynn was able to secure both a 30 year retirement income and a death benefit.

T. Spencer White
770.833.3220