BUY/SELL
ESTATE PLANNING
INCOME PLANNING
WEALTH CREATION

SUPPLEMENTAL RETIREMENT INCOME

The Client: John Sinclair, 50

- Had funded an expected annual retirement income of $100,000.
- Needs at least an expected annual retirement income of $300,000.

The Solution: Leveraged Planning®

Mr. Sinclair chose a Leveraged Planning® program from GFD as a conservative approach to supplement his existing retirement planning portfolio. In March 2007, a $2.4 million program – utilizing an equity-indexed annuity from a leading carrier – was put in place for Mr. Sinclair.

- Over a three year period from 2007 to 2010, Mr. Sinclair's construction firm paid $337,425 in interest on the commercial loan. During the same period, the policy credited $641,498.
- In the three years since the program was put in place, the positive balance in policy interest crediting versus the loan interest paid by his firm provided Mr. Sinclair a return of over 90% to his retirement planning portfolio*

Using a Leveraged Planning® program, Mr. Sinclair realized a three year return (over loan interest paid) in excess of 90% - this at a time when the markets initially lost nearly 50% of their value and subsequently regained only a fraction of that original loss!

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This case study is based on an actual client and is to be used by independent agents with the permission of Global Financial Distributors. Individual results may vary. Mr. Sinclair chose to take the tax deduction for the loan interest expense. Without the deduction, a program gain of 23.57% over the three year period would have resulted.