

# UNLOCK YOUR RETIREMENT PLAN ASSETS



OPEN THE DOOR TO  
TAX-FREE DISTRIBUTIONS



Did you know qualified retirement plan assets don't have to be trapped under the weight of hefty taxes at distribution?

— THEY CAN BE REPOSITIONED AND UNLOCKED TAX FREE —

INTRODUCING

QLS

The Qualified  
Leverage Strategy

**A new and innovative way of thinking about qualified retirement plan assets and life insurance that's changing the future of retirement wealth management.**

Finally, there's a solution **beyond retirement accumulation.**

The QLS addresses **asset distribution** so you and your heirs realize dramatically more money.

Taxes are the biggest expense we pay in our lifetime. **Your qualified retirement plan asset is subject to the greatest taxation.**

Unlocking Retirement Plan Assets  
**THE QLS HOLDS THE KEY**



# Unlocking Retirement Plan Assets:

## THE QLS HOLDS THE KEY

Simply put, your assets are portable and don't have to remain locked within your qualified plan. The QLS follows existing codes and guidelines to strategically reposition your qualified retirement plan assets and a portion of your personal outside savings into a Roth and a life insurance policy.

### Opening the Door:



#### A LIFE INSURANCE POLICY

A life insurance policy is a unique financial asset because it can be removed from a qualified retirement plan tax free if it is sold to the plan participant (or a trust) for the policy's fair market value. The QLS takes advantage of this little known exception to set in motion a flexible yet strategic sequencing of assets both inside and outside your qualified retirement plan. The end result is a sizable reduction of current and future taxes. The QLS custom plan designs can deliver one or more of the following results:

- ✓ **Greater retirement income**
- ✓ **Greater charitable endowments**

- ✓ **An increase of wealth transferred to your heirs**

The rules governing life insurance policies in a qualified retirement plan have evolved over time and been clarified in recent years. Few firms have the expertise to specialize in this area of planning. **But we do.**



The QLS innovative solution unlocks the door to utilizing a life insurance policy to get tax-deferred assets and earnings out of your qualified plan, **without losing 40 percent or more to taxes.**

### Why haven't you heard about this before?

Few people know about our patent-pending solution for repositioning retirement assets. We created the approach, tested it, and mastered it. Now we are sharing The QLS with people like you who have diligently built their retirement wealth and are looking for ways to avoid hefty taxation at retirement.

**TO FIND OUT MORE & CONTACT US, VISIT [WWW.THEQLS.COM](http://WWW.THEQLS.COM)**