

THE QUALIFIED LEVERAGE STRATEGY

Minimize the taxes on your retirement plan, leaving greater assets for wealth transfer, philanthropy, and income

THE PROBLEM ¹

The tax burden of accessing the money in your qualified retirement plans (IRA, 401(k), profit sharing plan, etc.).

Qualified Plan balance of **\$1,000,000**

Balance after income taxes **\$600,000**

Balance after estate taxes **\$360,000**

Retirement accounts are great for contributing pre-tax dollars, and tax deferred growth, but highly taxable at the time of withdrawal.

QLS offers you:

THE QLS DIFFERENCE ³

1 A tax efficient method of accessing your money from a qualified retirement plan.

2 A repositioning of taxable assets (outside your qualified plan) into a tax free growth position. You maintain control of investment selection.

3 A significant increase in the assets you pass on to your family, and in your retirement income.

What is the best way to get the money out of your qualified retirement plan?
For years, the advice has been the same.

TYPICAL ADVICE ²

If you need the money for retirement...

- Spend it as needed...that's what it's there for.
- Limit your withdrawals to the required minimum distribution (RMD) schedule and let the balance continue to grow tax deferred.
- Consider a Roth IRA conversion. Key factors for evaluation include your age, tax bracket, and investment objectives.

If you don't need the money for your retirement...

- Consider charitable planning options.
- Consider "stretch out" planning.

- An individual with at least \$1,000,000 of assets in a qualified plan (IRA, 401(k), profit sharing plan).
- An individual with at least an equal amount of assets outside the qualified plan (savings and investments).
- An individual must be eligible to qualify for a new profit sharing plan, or to amend their current qualified plan. All must remain in strict adherence to Department of Labor regulations.
- The retirement plan owner and/or spouse must be able to medically qualify for a life insurance policy.

WHO QUALIFIES ⁴



WANT MORE INFORMATION? CONTACT PHIL SPALDING, JR ○ (415) 461-4161 ○ INFO@THEQLS.COM

