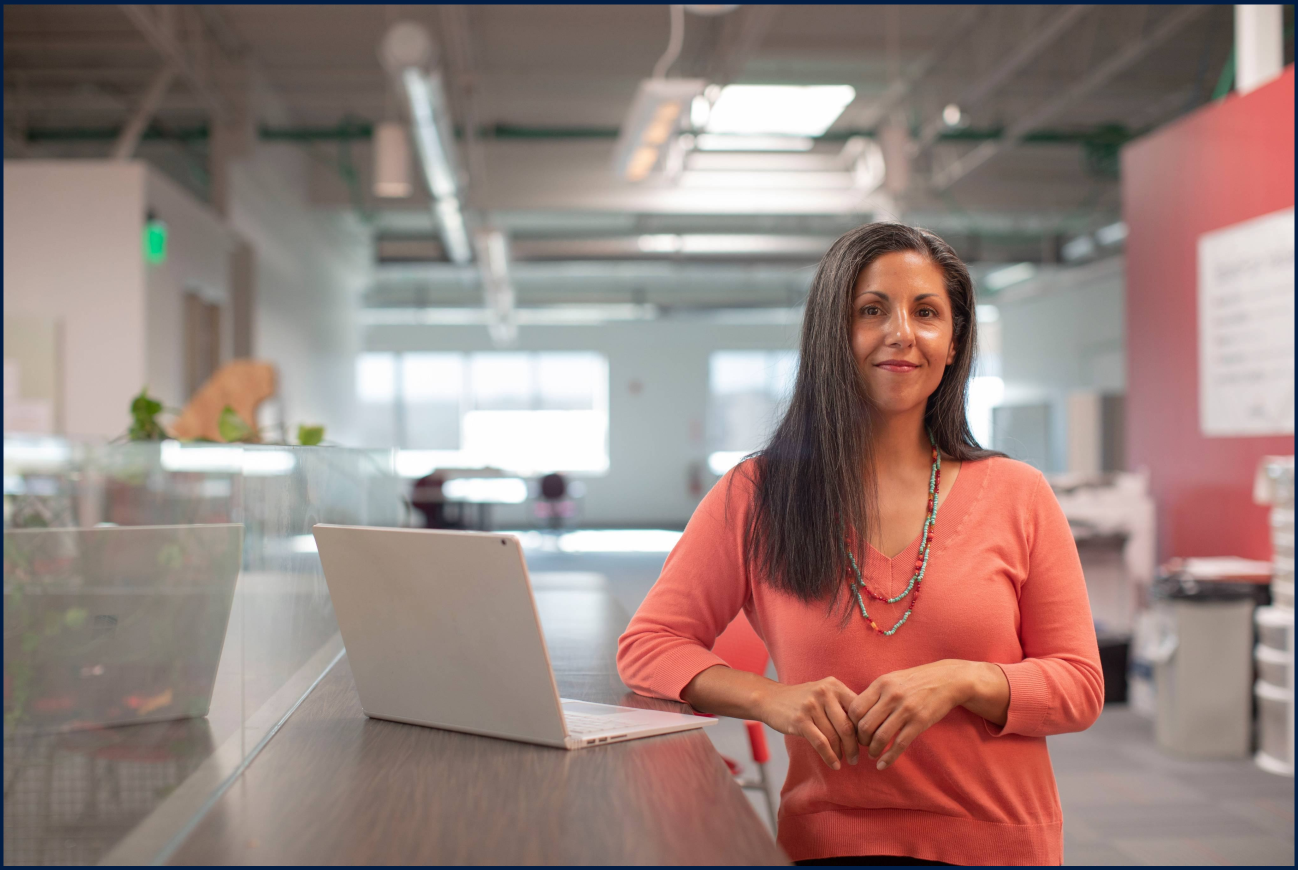
We help insure American life.

US LIFE

US Life for CPAs

Optimize Tax Efficiency for Your Clients.

Our strategies help clients to optimize their portfolios for tax efficiency using cash value life insurance as a vehicle for potential tax deductions and tax-free income, while also serving a vital role in estate planning.



Contact Us:

208-297-7168*

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2929 W. Navigator, Suite 300, Meridian, ID 83642*

US LIFE

The Hidden Features of Life Insurance

Life insurance is a powerful way to financially provide for loved ones when the insured passes away. But there's more to permanent life insurance than meets the eye.

Many of its less obvious features can help with the challenges you face as a CPA each day. At US Life, we help you turn this single asset into a multi-purpose benefit for your clients.

Estate Planning

For many clients, the transfer of estate assets upon passing may be a cause of concern. Cash value life insurance policies provide a guaranteed death benefit (subject to any outstanding policy loans) that is paid to beneficiaries *tax-free*. This can be used to address possible estate taxes or as a way to leave a significant legacy to loved ones or causes.

Tax Planning

The death benefit is one source of tax-free funds. When cash value is collateralized to secure a loan, that loan is not considered taxable income. Unless directly withdrawn, the cash values will continue compounding within the policy. Payments on loan interest can even be tax-deductible in some cases.

Retirement Planning

US Life can help make retirement easier—for your clients *and* for you! The cash values of a life insurance policy can be a compelling source of supplemental retirement income, especially when accessing them via asset-backed loans that aren't subject to income tax. This way (unlike other retirement plans) the principal balance doesn't *diminish* year after year. It *grows* year after year—because no funds are actually "taken out" of the policy.

The IRS Code

The Internal Revenue Code discusses the tax implications of life insurance policies in several sections. **72(e)** discusses distributions and establishes that loans secured from a life insurance policy are generally not taxable income. **101(a)** defines life insurance death benefit proceeds as generally not included in the gross income of the recipient. Other sections worth looking into include **101(j)**, **7702**, & **7702B**. *Information included as of March 2023.*

Additional contractual guarantees offered by the life insurance carriers themselves (including minimum performance, maximum borrowing rates, and stringent safety regulations) help make our strategy possible—and safe.

Multi-industry Experience

Even with compelling tax treatments and the contractual guarantees offered by life insurance carriers, it takes a lot to bring these opportunities together. A successful policy isn't designed by accident. Cross-industry expertise and a commitment to the client above the commission are essential for designing the kinds of policies that will stand the tests of time.

We are confident in our ability to design strong, safe, and customized policies that can help each client achieve their financial goals.

Supporting Your Practice

While our solutions may not be a perfect fit for every one of your clients, it's likely that a thoughtfully designed life insurance policy (and innovative cash management strategy with tax benefits) could provide significant value to many of them.

US LIFE

Simplicity for Your Clients

You don't have to become a life insurance salesperson in order to help your clients benefit from life insurance. Remember, as unconventional as it may seem, a well-designed life insurance policy can actually help fulfill multiple aspects of both your job and your clients' needs. Maybe you have clients like these in your book of business already. Here's how US Life can help you serve them.

Isaac and Emily

Take Isaac and Emily, for example. They're a hypothetical young couple, fresh out of school and both working. Isaac's parents have been clients of yours for a long time. They're saving up to put a down payment on a house. US Life can help their savings earn ~6% in a life insurance policy that will continue compounding well after they've moved into their first home. Most importantly, it also helps provides Emily—and their future family—with financial protection in case tragedy strikes.

Melody, of Melody Floral

Let's say Melody is the owner of a small floral design shop. Although retirement is still a ways out, she feels she has some catching up to do. US Life can help her cash reserves grow without subjecting them to market risk. Through tax-free loans from the policy, (and even deductible interest payments in many cases!) she can support her business and spend what she was already planning to—while building enough cash value in her policy to help see her through retirement.

James

James is nearing retirement and has faithfully contributed as much as he could to his 401(k) and a Roth IRA through the years. Between inflation and losing a percentage of his portfolio in the stock market, he's wary of risk, but wants something more efficient than bonds to grow his savings. US Life can provide clients like James an optimal plan, including a tax-free death benefit for his children and supplemental tax-free retirement income to help them through any lean years.

For more information about US Life, visit:
www.USLifePro.com

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*By contacting us, you may speak with a licensed insurance agent and be provided information about insurance products. All projections are for illustrative purposes only. More specific data will be established through working directly with your Flex**method®** consultant.

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It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage. Distributions taken through loans and withdrawals will reduce a policy's cash surrender value and death benefit and may affect policy coverage and performance. Not all US Life solutions are available in all states or jurisdictions. Please consult with your US Life professional and insurance agent for specific information related to your needs.

The Flex**method®** is a registered trademark and proprietary strategy developed and executed by US Life.

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