



Help fund your future with cash value life insurance

Diversify your assets for a more secure retirement

Your challenge

As an employer, you likely provide your top people with bonuses or retirement packages to reward them for their contribution to the company and encourage their loyalty. But what about your retirement needs?

A potential solution

You likely have a great deal of your own wealth tied up in your business. One day you may want to step back from the business and retire. However, you may be like many business owners who focus only on the operation until it's too late. Your retirement would then be dependent on selling the business, leaving you with limited options.

There's another retirement strategy you can consider that allows you to become independent of the business by redeploying after-tax dollars to a tax-deferred vehicle with guaranteed income opportunities. One example is cash value life insurance.

Because your
business is
your life

Why cash value life insurance?

Cash value life insurance is a long-term financial tool that provides a number of benefits during your entire life:

While working

Death benefit protection

Provides funds to help ensure your family is cared for financially, should you die unexpectedly

Cash value

Provides a source of funds that can be used during your lifetime for emergency cash needs or an investment opportunity

After retirement

Death benefit protection

Used for estate planning needs, including tax-efficient asset transfer to heirs upon your death

Cash value

Provides supplemental retirement income

How does a business owner saver strategy with life insurance work?

Your company makes a cash distribution to you, the owner.

You use the cash to diversify your wealth and reduce risk by purchasing life insurance.



Using the business owner saver strategy

Benefits

Death benefit protection

- Policy's death benefit can replace your income for your family if you die

Diversification

- Helps divert some of your wealth from the business to personal assets
- Further diversifies your retirement income sources for a more secure retirement

Retirement

- Cash value from your policy can provide a source of supplemental retirement income

Flexible

- Customizable for your situation
- Can be terminated or modified at any time

Considerations

- Distributions in excess of the owner's tax basis are taxable
- S corporation distributions are taxable if it accumulates earnings or profits greater than its basis and accumulated adjustments account (AAA)
- Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods
- Policy loans and withdrawals may create an adverse tax result in the event of policy lapse or surrender, and will reduce both the surrender value and death benefit
- Depending upon your policy experience, you may need to increase premium payments to keep the policy from lapsing
- Your underwriting result may make this strategy cost prohibitive

**At Fortress Brokerage
Solutions
we're here for family.
And we're here
because of it.**

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.



Learn more

Want to ensure you have the assets you need for a secure retirement? Contact your financial professional today to find out how you can implement a retirement strategy to protect your family – and prepare for the future.



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RETIREMENT**

6190 Powers Ferry Road, Suite 505 Atlanta, GA 30339

(678)322-3040