

Potential benefits:

- The death benefit to your heirs is income tax free.
- You may be able to leverage more death benefit to your heirs than the value of your qualified plan.
- If the life insurance has cash value, you may be able to access those dollars if you own the policy.
- Your heirs can decide when they access the money you provide them; it's not based on a government table.

Potential risks:

- Income taxes will be due on distribution from the qualified plan.
- Distributions prior to age 59½ from a qualified plan may be subject to an additional 10 percent penalty.
- You must be underwritten for the life insurance you purchase.
- Tax rates may change over time and make the strategy less attractive.
- Life changes may require you to use plan assets for living expenses, which could put funding of your life insurance policy in jeopardy.
- Policy loans and withdrawals may create an adverse tax result in the event of a lapse or policy surrender and will reduce both the cash value and death benefit.





**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. Hoots 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

For help creating a tax-efficient legacy, contact your financial professional. They can work with you to develop a customized life insurance solution that's right for you, your family and your estate.



INSURANCE
INVESTMENTS
RETIREMENT

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