



## PENSION Retention PRO

Successful people can have substantial amounts of their personal wealth inside IRAs or qualified plans.

This can mean having to manage a large retirement plan balance. Without proper financial guidance, problems can arise. Your plan is highly vulnerable to investment loss, income taxes, and estate taxes.

Our primary goal is to ensure that your retirement plan never loses a single penny of its principal. Second, our planning combines strong returns, that keep pace with future inflation, with no market risk.

As retirees meet normal life expectancy, their families can lose substantial assets. This happens when survivors are forced to surrender qualified retirement assets to pay substantial income and estate taxes. Most retirement plans lose their special tax status when owners fail to realize they are growing their assets under a double tax liability (income and estate). Why subject your heirs to a guaranteed tax loss? Without the use of *generational IRAs* or a *pension rescue* plan, your heirs can lose substantial wealth.

Pension Retention PRO utilizes FFR's proprietary **5D Process** to uncover liabilities that can destroy the value of your qualified plan assets. Qualified plans can lose 70% of their value at death. We therefore offer three (3) simple tests to reveal flaws that can cause your qualified plan to lose its special tax status.

*The following is a list of analysis, audit, and planning design reviews that FFR currently provides:*

### Pension and IRA Designs and Review

- Multiple IRA Beneficiary or Stretch-out Review
- Over-Funded Qualified Pension Plan Solutions
- Tax Liquidity with Aged Pension Plan Assets
- Age-Weighted vs. Fully Insured Plans (412i)
- Deferred Compensation / Salary Continuation
- Proper Documentation of IRA Beneficiaries
- Existing Spousal Security and Benefits Review
- Analyze and Project All Pension Payout Options
- Re-qualify (Rollback) of IRA to a Pension Plan
- Interpolated Terminal Reserve Rollout to FLP
- Withdrawal of Grandfathered Pension Assets
- Existing Life Insurance Plan Ownership Audit
- Remove Incidence of Ownership in Insurance
- Irrevocable Life Insurance Trust (ILIT) Review
- Tax-deductible Insurance Premium Payments

### Questions that Concern Pension Owners

When you take retirement income, is there a way to reduce taxes on lump sum or annual distributions?

Because many retirees do not audit qualified assets for proper beneficiary designations, an immediate distribution at death can raise your estate's income taxes and death taxes substantially. A simple review of beneficiary designations, plan documents and inheritance liabilities can save a small fortune in losses.

If you could spend every dime of your retirement plan, and still give everything you spent to your children and grandchildren, tax-free, would you? If so, what spendthrift limits would you put on the inheritance?