

By the Numbers

Super Roth vs. Taxable Savings Account

A qualified plan like a 401(k) is a great way to plan for retirement. It allows you to save pretax income and let it grow, potentially tax deferred, until you need it for retirement. But it may not be enough to ensure you maintain your standard of living in retirement. So, when you want to invest more than the maximum contribution cap allows, where should you put your money?

A “Super Roth” by Concierge is built with a specially designed permanent life insurance policy – the only product that allows for unlimited contributions and tax advantaged benefits which mirror that of a Roth IRA.

The table below illustrates the advantages of investment in a tax advantaged product vs. investment in a taxable investment account. Assumptions used are: Male Age 50, Annual investment of \$25,000 for the first 10 years, 6.5% annual investment return, blended tax rate of 30%, 1% investment management fee for taxable investment account, annual distributions of \$29,686 beginning at age 71.

Tax Advantaged “Super Roth” ¹		Taxable Investment Account		
Total Contributions over 10 Years Age 51-60	Total Distributions Age 71-96	Total Contributions over 10 Years Age 51-60	Total Distributions Age 71-96	Difference
\$250,000	\$771,836	\$250,000	\$564,034	\$207,802

In addition to the tax advantaged growth and distribution advantages shown above, the “Super Roth” option also provides a death benefit to the beneficiaries of the owner. A combination of advantages not found in any other investment product. Ask for a custom proposal to see a comprehensive illustration of all benefits.

¹ – Tax advantages assume a non-modified endowment contract remains in force and current tax rules apply.

The “**Super Roth**” Roth Emulator concept provides tax advantages similar to those found in a Roth IRA. This concept is not a qualified retirement program and it is not associated with a Roth or any other government IRA program.

For more information, contact Steve Levy at 914-214-5757
 Concierge Insurance Agency, LLC www.conciergeinsure.com/superroth