



CONCIERGE

Coordinated Asset Protection and Growth Strategies

Executive Bonus - Compensation Plans

Typical corporate retirement plan offerings may include:

Pension Plans
401Ks, SEP IRAs
Deferred Compensation Plans

Consider adding an executive bonus plan funded with specially structured life insurance policies:

“Super Roth”
the Roth Emulator by CONCIERGE

“Super Roth” the Roth Emulator by Concierge
A valuable option for companies, their owners, executives and key employees

Business	Employees
Bonuses may be tax deductible to the business (depending on how the plan is structured)	The life insurance policy funding the plan is owned by the employee ²
Full discretion on who can be rewarded	Cash values accumulate tax deferred ¹
No maximum or minimum contribution requirements	Tax free income distributions can be received from the policy ¹
Plan is simple and straight forward with minimal start-up costs	The accumulated cash value can be used for any purpose – no pre-59 ½ early withdrawal penalties
No third party administrator necessary	No required minimum distributions at age 70 ½

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

² - Restrictions can be built in to the plan if vesting provisions are desired.

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 IRA or any other government IRA program.

Email Steve Levy - steve.levy@conciergeinsure.com or call 914-214-5757

Concierge Insurance Agency, LLC

www.conciergeinsure.com/superroth

This information contains references to concepts that have significant legal, accounting and tax implications. It is not intended as legal, investment advisory, accounting or tax advice. Clients should consult with their own tax advisor or legal counsel regarding the application of these concepts to any particular situation.