

The *AdvanTax* is not an annuity policy but a combination of two or three different products.

A fixed period Immediate Annuity, a single premium Tax Deferred Annuity and a Universal Life policy.

They are structured in such a way as to produce an immediate tax-advantaged income for a guaranteed period of time, restoring your original investment and at the same time provide a tax free return at retirement

The *AdvanTax* can also give you tax-advantaged dependable income:

The Immediate Annuity can supplement your income by providing you with a safe and guaranteed cash flow. Plus, it can generate a stream of monthly income anywhere from five to twenty years and in the case of our example, 81% tax-free and the Universal Life can provide Tax Free Income for life.

The *AdvanTax* can give you tax-deferred growth and principal preservation:

The Deferred Annuity portion of the split-annuity concept offers tax-deferred growth at an interest rate that has been historically higher than average CD rates.

In addition, your original principal is restored at the end of the guaranteed period which allows you to start the process over again at prevailing interest rates.

EXAMPLE OF THE ADVANTAX

Immediate Annuity \$41,457	← \$100,000 Investment →	Deferred Annuity \$58,453 At 5.50%
Monthly Income \$427.98 For 10 years, for which		Will Grow to
81% Is not taxed		↓
Total Income, before taxes \$51,357.60		Original Principal \$100,000

The \$427.98 per month will purchase a Universal Life Insurance policy.

Let's assume you are a 40-year-old male, non-smoker and you purchased a \$250,000 Universal Life policy and paid for only 10 years.

You would have:

Life Insurance protection of \$250,000 for life.

Cash Value of \$61,303

Your Cash Value at 65 would be \$158,812 and remember you haven't paid any premiums since age 50!

So, at the end of 10 years you would have your original investment of \$100,000 back (from Deferred Annuity) PLUS you would have another \$61,303 in Cash Value and a Universal Life policy of \$250,000!

What did the *AdvanTax* really cost you? **NOTHING!**

To get more information on how we can customize a plan for you [Click Here](#).