



CRAILHUNTLY®

A Supplemental Retirement Program for Business Owners

Overview

For most business owners, their business is their “nest egg” with which they have invested and reinvested in for years. Aside from selling the business, how can a business owner leverage the value of the business today for the benefit of his/her retirement tomorrow?

There is a special financing program that provides a means to fund a supplemental retirement plan for the business owner or key employees by leveraging the business's accounts receivable without factoring, operational interference or any personal guarantees.

A loan is received by the company based on the accounts receivable. The program participant(s) use the loan to fund either a special annuity or life insurance policy. The insurance products are designed to build cash value very quickly and are the main source of collateral for the loan.

Upon retirement, the program participant uses the cash value of the insurance contract to provide a supplemental retirement income distribution.

The economic benefit is the result of an interest arbitrage between simple interest only finance payments and compound tax deferred interest earnings. Plus, there are no contribution limits.

This program may also provide a level of asset protection for the business owner, as the cash value (the retirement funding source) is now in an insurance contract owned by an individual, not the business. Also, in many states life insurance contracts are exempt from creditors.

With Current Average Loans of \$1 million, consider leveraging someone else's money to supplement your retirement.

Who Qualifies?

Anyone whose business produces accounts receivable can benefit from this program.

- ◆ Physicians
- ◆ Attorneys
- ◆ Accountants
- ◆ Financial Planners
- ◆ Engineers
- ◆ Manufacturers
- ◆ Retailers
- ◆ Service Providers
- ◆ Etc.

Key Benefits

Wealth Creation | Asset Protection | Tax Deferred Growth | No Contribution Limits

www.crailhuntly.com