

Private Placement Life Insurance

Private Placement Life Insurance (PPLI) is used by wealthy families interested in tax-efficient investing. By paying insurance costs instead of income tax on your investment portfolio, a higher net rate of return is achieved.

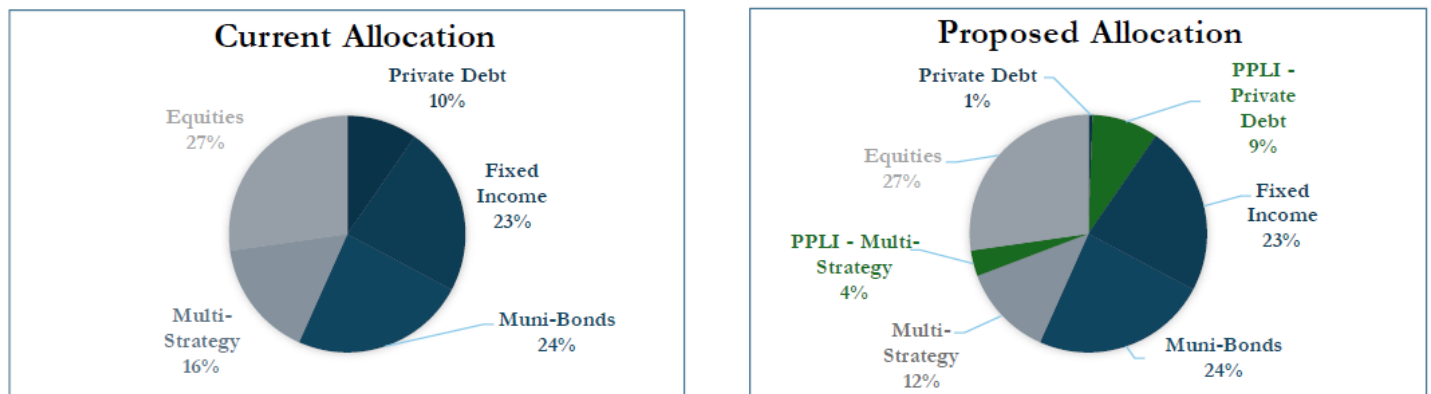
PPLI is:

- An institutionally priced life insurance product designed for affluent families
- Maintains access to all investment choices with your current Investment Advisor
- Eliminates income taxes on your investment portfolio
- Like retail life insurance, it is protected by over 160 years of tax law precedent

What's new? Invest as you do taxably but now in a tax-free environment. Choose from any asset class like:

Stocks & bonds, ETFs, Hedge Funds, Private Equity, Venture Capital, Private Credit, Managed Futures, Oil & Gas, REITs, etc.

Example Below: Keeping the investment allocation the same, the case study below details an initial investment of \$5 million in a brokerage account compared to \$5 million in a PPLI product over the client's lifetime (a 40-year time horizon)



	Current Allocation	Utilizing PPLI	PPLI Advantage
Gross Weighted Return	7.48%	7.48%	-
Weighted Tax Rate*	40.52%	-	40.52%
Weighted Net ROR	4.45%	6.83%	2.39%
Cost at Life Expectancy (40 Years) (taxes v. insurance costs)	(\$14,421,442)	(\$5,248,573)	\$9,172,869
Projected Balance at Life Expectancy (40 Years)	\$26,169,481	\$58,958,088	\$32,788,607

*Weighted Tax Rate was calculated using the client's current portfolio

The clients are California residents (55 & 51) Their current estate planning benefits their kids and charity. They are looking for some income tax-relief on a portion of their liquid portfolio that's held in a family LLC. The family's investment risk tolerance is moderately aggressive. As such, the current gross weighted return of their portfolio provided by their investment advisory team is 7.48%.

Know your story.®

Comparing the Expenses of Each Strategy

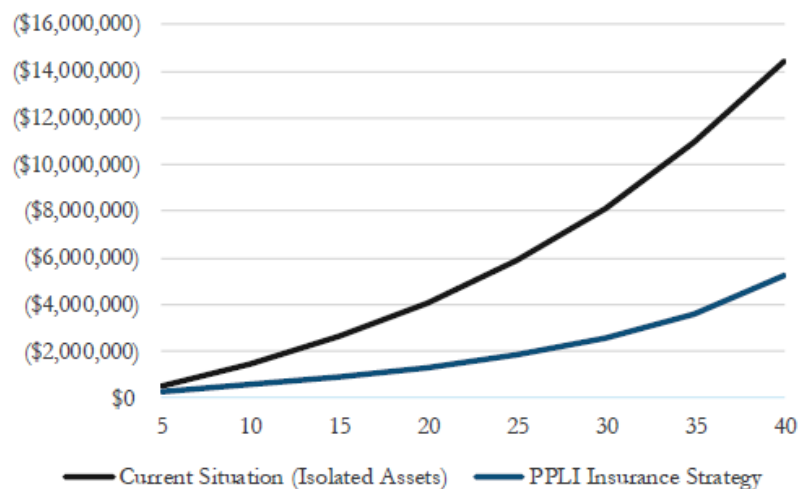
Year	Current Situation (Isolated Assets)		PPLI Insurance Strategy		Life Advantage	
	Account Value	Cumulative Expense	Account Value	Cumulative Expense	Account Value	Expense
5	\$5,707,898	(\$482,247)	\$5,917,900	(\$269,536)	\$210,002	(\$212,711)
10	\$7,094,966	(\$1,427,169)	\$8,131,026	(\$569,392)	\$1,036,060	(\$857,777)
15	\$8,819,104	(\$2,601,716)	\$11,237,294	(\$920,843)	\$2,418,190	(\$1,680,873)
20	\$10,962,222	(\$4,061,689)	\$15,672,269	(\$1,295,544)	\$4,710,047	(\$2,766,145)
25	\$13,626,136	(\$5,876,446)	\$21,856,283	(\$1,817,590)	\$8,230,147	(\$4,058,856)
30	\$16,937,404	(\$8,132,206)	\$30,502,442	(\$2,530,657)	\$13,565,038	(\$5,601,549)
35	\$21,053,339	(\$10,936,135)	\$42,447,128	(\$3,624,366)	\$21,393,789	(\$7,311,769)
40	\$26,169,481	(\$14,421,442)	\$58,958,088	(\$5,248,573)	\$32,788,607	(\$9,172,869)

- Current Situation expenses consist of:
 - Federal and State Income Tax
 - Long Term Capital Gains Tax

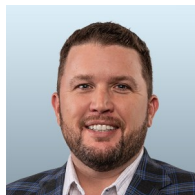
- Insurance Strategy expenses consist of:
 - Premium Load
 - Admin & Policy Fee
 - Rider Charge, if applicable
 - Cost of Insurance (COI)

* This report does not include expenses incurred by investment choices, multipliers, or bonuses. Individual investments and subaccounts carry their own expense for the management of the fund outlined in the prospectus. If canceled, surrender charges may be assessed on the life insurance proceeds.

Cumulative Expense Analysis



By relocating \$5 million of their portfolio to PPLI, the family benefits from a lifetime of tax-mitigation, saving them \$9.1 million in expenses. The compound annual growth of the tax savings generates an additional \$32.8 million in net worth at their life expectancy.



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An investment in variable life insurance is subject to fluctuating values of the underlying investment options and entails risk, including the possible loss of principal. The performance of your account will vary, and you may receive more or less than the amount invested. Product guarantees, including the death benefit, are subject to the claims-paying ability of the issuing insurance company. Loans and partial withdrawals will decrease the death benefit and cash value and may be subject to policy limitations and income tax.

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