



PRIVATE RETIREMENT LIFESM

The strongest and safest way to “exempt” (protect) life insurance cash values and death benefits from frivolous creditor lawsuits, asset seizure, and bankruptcy claims.

THE PROBLEM

The **MYTH** is life insurance is protected from creditors/lawsuits in California – **ITS NOT!**

Unlike some states where life insurance is fully protected from creditors/lawsuits, life insurance cash values and death benefits are **EXEMPT ONLY UP TO \$13,975 FOR CALIFORNIANS** (\$15,650 in bankruptcy)!

THE SOLUTION

All values and benefits in a Private Retirement Plan Life policy are fully exempt from creditors.

Under California State Statute/Law - Code of Civil Procedure 704.115 ALL plan funds (policy values), ALL distributions, and ALL death benefits paid from a private retirement plan are fully exempt from creditors.

- ✓ All policy premiums are paid from PRP contributions and immediately exempt upon funding.
- ✓ All policy cash values are exempt as they grow tax-free.
- ✓ All policy tax-free loans are exempt from creditors.
- ✓ All policy tax-free distributions are exempt from creditors.
- ✓ All policy tax-free death benefits are exempt from creditors.
- ✓ All policy accelerated benefits for long-term care are also exempt from creditor seizure...
...if properly administrated.

**WARNING: DON'T FORFEIT YOUR LIFE INSURANCE EXEMPTION RIGHTS.
YOU HAVE TO CLAIM THEM IN A PRIVATE RETIREMENT PLAN.**

Life Insurance automatically defaults to the lower \$13,975 exemptions unless a Californian specifically claims a policy funding under a private retirement plan.

THE OPPORTUNITY

If a policy is purchased to build cash values for supplemental retirement benefits and/or provide retirement benefits to a surviving spouse, then the policy can be protected in a Private Retirement Life plan – if properly administrated by TRUST-CFO.

HERE IS THE PROVEN PATH TO OPTIMIZE A PRIVATE RETIREMENT LIFE PROGRAM

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
DIAGNOSTIC ANALYSIS	FUNDING PLAN	TAX STRATEGY	FINANCING SOLUTIONS	APPLY FOR COVERAGE
Validate your qualification for a Private Retirement Plan and the “need” for retirement.	Get a detailed Report with assets, amounts, and exit strategy.	Get an analysis on how your PRP can help defer taxes on active earnings/income, passive income, and capital gains on sale of appreciated assets.	TRUST-CFO has access to financing programs to allow our clients to optimize retirement life insurance benefits but keep their critical cash flow working in their productive business or private investment strategy.	We can escort you through a streamlined process to coordinate all values and secure immediate benefits.

THE BOTTOM LINE

Whether you have an existing policy that is exposed, or have wanted to invest in a life insurance policy to diversify your risk and liquidity needs but felt the benefits weren’t optimal, we can show you how a tactical life insurance policy design can be substantially strengthened and exponential benefits created by leveraging a Private Retirement Plan.

**PRIVATE
RETIREMENT LIFE**



**STRONGER & SAFER
LIFE INSURANCE**