

Gain tax advantages now and in retirement with Sage IUL

Diversifying assets in your retirement portfolio is always a smart way to reach long-term income goals. It's important to select assets that will reduce tax risk as your savings grow and when you take retirement income.

The following chart focuses on the tax treatment of the types of assets that may be in your retirement portfolio. All of these have a variety of advantages, limitations and restrictions.

What assets are in your retirement portfolio?		
Taxable	Taxed-deferred	Tax-favored ¹
<ul style="list-style-type: none"> ■ CDs and Money Markets ■ Mutual Funds and Managed Investment Accounts ■ Savings Accounts 	<ul style="list-style-type: none"> ■ 401(k) and 403(b) plans ■ Traditional IRAs ■ Annuities 	<ul style="list-style-type: none"> ■ Roth IRAs ■ Cash value life insurance, such as indexed universal life insurance
<p>Investments in the “Taxable” category are subject to income or capital gains taxes. These reoccurring taxes can slow growth compared to tax-deferred investments that grow and are taxed later.</p>	<p>Investments in the “Tax-deferred” category become taxable when income distributions are taken. These withdrawals can have an impact on tax brackets and modified adjusted gross income.</p>	<p>Investments in the “Tax-favored” category are income tax-free. Withdrawals taken from these assets won't affect tax brackets, MAGI, taxes on Social Security benefits or Medicare premiums.</p>

Sage IUL has other advantages



No income ceilings or contribution limits²



No required minimum distributions (RMDs) to take starting at age 72



No 10% penalty for early retirement distributions taken before age 59½



Premium flexibility



Distributions can be taken when you want

Do you think taxes will increase?

Contact me to discuss how to protect your assets and future retirement income.

Producer Name:

Agency Name:

Producer Phone Number:

Producer Email Address:

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¹Roth IRA contributions and life insurance premiums are made on an after-tax basis. Roth IRA earnings and withdrawals are generally tax-free once the Roth IRA has been aged by five years and the owner is older than 59½.

²Contributions are subject to Revenue Code 7702 rules.

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