

Guarding Your Retirement

Imagine saving for the future – growing wealth – safely & securely without paying tax on your money?

Smart Capital Management designs specialty 7702 Retirement Plans to help families accumulate, protect & access wealth tax-free.



Market Returns without Market Risk

A properly designed 7702 Plan will never decrease due to Market Downturns.



Tax Deferred Growth with Tax-Free Lifetime Income

Accounts grow tax deferred and when structured properly, the Cash Value offers the potential for Lifetime, Tax-Free Income.



Unlimited Contributions

Subject to qualification, there are no limits to the amount of money you can put into the 7702 program. With a properly designed 7702 Plan, there are no income restrictions, age limits or caps on contributions.



No Distribution Penalties

With a 7702 Plan there are no distribution penalties for accessing your money. Take out what you want when you want, with no fear of IRS, age-based penalties.



Leave a Legacy

The 7702 Retirement Plan has an associated death benefit which passes to your loved ones tax & probate free!

Disclosures

This powerful package may help meet your retirement goals.

The name **7702 Plan** refers to Section 7702 of the U.S. Internal Revenue Code, defining a type of life insurance contract. A 7702 Plan is a long-term financial product designed largely for asset accumulation and retirement income and must include a life insurance component. Withdrawals and death benefits are designed to be federally income tax free. However certain withdrawals outside of the specific plan design could be subject to income tax.

The product as described is based on an Equity Index Universal Life Insurance contract (IUL).

With IUL, you can potentially access tax-free income, tax-free opportunity for growth, protection for your funds, a legacy for your heirs and additional funds for the medical costs of aging.

Equity Indexed Universal Life is a flexible premium, adjustable life insurance product where a portion (or all) of the interest credited is measured against an outside index. There are no set premium payments required, but regular deductions from cash value are required to pay the policy's mortality cost and expenses, which will typically increase as the insured gets older. As long as there is cash value to pay the next deductions for mortality and expenses, the policy will continue. Current cost of insurance rates and interest rates are not guaranteed. Read your policy carefully before purchasing. The guarantees of life insurance policies rely on the financial strength and claims-paying ability of the issuing insurer.

Indexed Universal Life policies are underwritten and issued according to the insured's health and age. Life insurance policies contain terms and conditions. All product guarantees are subject to the claims paying ability of the insurance company.

*Indexing is an interest-crediting method that enables policy holders to have the amount of interest credited tied to a portion of the potential rise in the value of a stock market index, while being protected against losses from a potential drop in the index's value. Life insurance products do not participate and are not an investment in the stock market and are subject to all policy fees and charges associated with life insurance policies.

**Insurance premiums are paid with after-tax dollars, so withdrawals (up to the amount of premiums paid) are generally received tax-free. Funds accessed through policy loans are generally received by the policy holder as income tax-free as well, so long as certain standards are met. Loans which are not repaid will reduce the death benefit amount and available cash value. Benefits paid at the death of a policy holder are, according to the current tax law, distributed typically income tax-free to heirs. Please consult your policy illustration for complete details, benefits and restrictions regarding policy loans and the death benefit.

These materials are not intended to provide tax or legal advice. Please consult qualified professionals in these areas about your individual situation

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