

# Leveraged Planning®:

## WEALTH CREATION & ESTATE PLANNING



BUY-SELL | ESTATE PLANNING | INCOME PLANNING | WEALTH CREATION | BUSINESS PLANNING



### THE CLIENT:

Michael Cena, 40

➤ With Leveraged Planning, Mr. Cena structured a business-based funding strategy for his future income and estate planning needs that, when compared to using traditional financial planning and savings approaches:

- » Cost almost 50% less
- » Provided far greater downside protection
- » Afforded considerable protection for his heirs, and;
- » Freed up far more funds for his business needs

Michael Cena needs at least an expected annual income of \$200,000 (pre-tax) for 25 years to retire comfortably. He also wanted to be able to provide for his family's needs if anything should happen to him.

### GFD Provides the Solution

At 40, Michael's appetite for risk had lessened as his time horizon for planning was shortened substantially. Because of this, he was looking at many options that were likely to produce lower returns than he might have hoped to earn. Narrowing down his options, Michael found himself considering two: a more traditional savings vehicle and a solution his advisor had introduced to him – Leveraged Planning.

Looking at a traditional savings product and assuming an annual return rate of 5.5%, Michael would have to allocate \$96,895 in pre-tax dollars every year for the next 25 years to meet his nest egg goal of \$3,221,700 by age 65.

Over the coming 25 years, this meant Michael would be putting away \$2,422,385 pre-tax dollars in order to meet his future income goals if he used the traditional product.

The problem for Michael was clear: starting with nothing and using a traditional product offering meant that his money would have to work very hard to get him where he needed to be.

Examining the Leveraged Planning solution, Michael found a somewhat different situation. With Leveraged Planning, Michael found that, by allocating just \$1,621,743 (pre-tax) over only 15 years into a principal protected insurance product, he would meet the same retirement income goal AND realize far greater downside protection and the strong estate planning component he hoped to include as well.

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