

What You Can Do With The System

1. Electronic Links with Carrier Illustration Systems (directly or through Winflex) with Simple Importing of Data
2. Test for Sustainability of Retirement Cash Flow Goals
3. Test Financial Tolerance for Gifting
4. Measure the Impact of Cash Flow or Gift Strategies on Pre-death Net Worth
5. Compare Alternative Wealth Accumulation and Distribution Strategies
6. Compare Alternative Wealth Preservations Strategies
7. Compare Plans With and Without Life Insurance (in or out of the estate)
8. Measure the Impact of Gifts Compared to No Gifts
9. Illustrate Premium Financing using Bank Loans
10. Compare Term vs. Permanent Insurance
11. Executive Bonus Plan¹ and Controlled Executive Bonus Plan¹
12. Bonus Financing of an Executive Bonus Plan by Bank Loans³
13. Endorsement and Collateral Assignment Split Dollar¹
14. Executive-Owned Split-Dollar Funded by Company Loans (Loan-Based Split Dollar)²
15. Trust-Owned Premium Financing Funded by Personal Loans (Loan-Based Private Split-Dollar)²
16. Premium Financing (Personal-Business-Trust-Owned) Funded by Bank Loans³
17. Premium Financing / Split Dollar (Personally-or Trust-Owned) Funded by Bank Loans with Deductible Bank Loan Interest⁴
18. Leveraged Executive Bonus Plan⁵
19. Leveraged Deferred Compensation⁵
20. Leveraged 401(k) Look-Alike⁵
21. Compare Life Insurance to Taxable, Tax Exempt, Tax-Deferred, and Equity Accounts
22. Illustrate Tax Deductible Defined Benefit Plans (IRAs, 401(k)s, Keoghs, Profit Sharing)
23. Compare IRAs vs. Roth IRAs (including impact on heirs)
24. Illustrate Roth IRAs
25. Illustrate Roth Conversions with Income Tax Costs Paid by Liquid Assets
26. Illustrate Inherited IRAs and Inherited Roth IRAs
27. Analyze Retirement Accumulation / Distribution Strategies
28. Evaluate the New Stretch-Out Rules
29. Evaluate Charitable IRA Charitable Remainder Trusts
30. Evaluate Charitable Bequests of Annuity Assets coupled with a Wealth Replacement Trust
31. Evaluate Zero Estate Plans with Charitable Gifts and a Wealth Replacement Trust
32. Compare Alternative Charitable Strategies
33. Compare Spending Retirement Assets Quickly vs. As Slowly As Possible using RMDs only
34. Measure the Impact of Portfolio Turnover on Equity Performance
35. Compare Variable Annuities with Equity Accounts
36. Evaluate 1035 Annuity Exchanges
37. Evaluate Annuity Rescue (with life insurance in or out of the estate)
38. Compare Insure vs. Self-Insure (e.g., Long-Term Care, Disability Income, Life Insurance)
39. Compare Year-By-Year Death Taxes with Liquid Assets Available to Pay the Tax
40. Calculate After Tax Social Security Benefits
41. Calculate After-Tax Income from Single Premium Immediate Annuities (either no refund or period certain)
42. Calculate Estate Value of Period Certain Annuities
43. Use Graphs, Bar Charts, and Pie Charts to Compare the Impact of Different Strategies on Net Worth, Transfer Taxes, Wealth to Heirs, and Wealth to Charity
44. Built-in Animated Screen Shows Videos Featuring a Wealthy and Wise (Toolbar icon)

Data can be imported into Wealthy and Wise® and Wealthy and Wise® (Adv.) for retirement and estate planning.

Bob Ritter's Blog features dozens of Wealthy and Wise® evaluations.

Wealthy and Wise® (Advanced) evaluations begin with Blog #205.

If you're not using Wealthy and Wise® or Wealthy and Wise® (Advanced), pray your competition doesn't use them.™

Illustrating a Plan Recipient's Share of a Benefit Plan in Wealthy and Wise®

- 45.¹ Using the Electronic Link with the Executive Bonus Modules in the InsMark Illustration System
- 46.¹ Using the Electronic Link with the InsMark's Corporate and Private Split-Dollar Modules in the InsMark Illustration System
- 47.² Using the Electronic Link with the InsMark's Loan-Based Split-Dollar System
- 48.³ Using the Electronic Link with the InsMark's Premium Financing System
- 49.⁴ Using the Electronic Link with the InsMark's Premium Financing-Split Dollar System
- 50.⁵ Using the Electronic Link with the InsMark's Leveraged Compensation System

For More Information, Call 1-888-467-6275 or Visit www.insmark.com