LEVERAGED PLANNING® PROGRAM

GFD™
Global Financial Distributors

The Leveraged Planning program is implemented in three simple steps:

Step 1:

Your company enters into a financing arrangement with Global One Financial Inc. - a commercial lending subsidiary of Entaire Global Companies. This loan is paid on a simple interest-only basis generally for 10 years and may be renewed for longer periods.

- No personal guaranty is required for the loan.
- Commercial lending structure minimizes early term-out risk possibilities that can occur with Federal and state chartered banks under Evergreen rules.
- Plan Administration through the Leveraged Planning program offers help to advisors of both the company and to the participants in booking the program on corporate and personal tax returns for the life of the program.
- Programs start as small as $100,000.
- Interest-only notes provide for consistent, persistent funding options.

Step 2:

Your company enters into an agreement with the participant. This agreement can be designed so that the participant recognizes limited or no income upon receipt of the proceeds. Generally, taxes are paid when the program ends and distributions begin, which the participant can anticipate and control.

- The Leveraged Planning program is **NOT** a tax strategy. It can be a tax-efficient way to move money from the company to the participant. Check with your tax advisor.
- Based on the company structure, it is possible for money to be moved without taxation pursuant to different sections of the Internal Revenue Code (IRC).
- The program is selective and need **NOT** include all employees.

Step 3:

The proceeds are placed in select insurance policies and/or annuity contracts with the participant or ILIT as the owner. The insurance policies and/or annuity contracts are held as collateral for the loan created in Step 1.

- Specially selected life and annuity contracts are utilized. Index accumulation products* are also available.
- The insurance contract provides principal protection.
- All loan proceeds are placed with highly rated insurance carriers and, assuming loan program completion, there is no appreciable risk of principal loss.

**Gains are based on a guaranteed minimum accumulation value in the insurance contract or based on the performance of the product's index crediting strategy.*

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