

# The Unlimited Roth IRA

## for High Income Earners

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In order to qualify to make contributions to a Roth IRA you must make less than \$100,000 a year. That's because the government believes that putting aside money where it grows tax-free and can ultimately be withdrawn tax-free is too good for everyone. That is unless you know about Section 7702 of the Internal Revenue Code. That's the section that provides certain life insurance contracts similar tax treatment for anyone...in any amounts.

### **And that's only half the good news...**

A recently developed, low cost life insurance contract has been designed with incredibly powerful terms that include a performance component that actually beats the S&P 500 index every year, up to certain maximums, while simultaneously protecting you from loss in down market years.

### **Here's a quick glance at how it works:**

John Smith, age 45, pays \$50,000 a year for ten years into this new life policy. At 65 he retires and can take out over \$195,000 a year for the rest of his life based on a S&P 500 growth rate of just 5.25% a year. At life expectancy he also leaves behind over \$4,000,000 of death benefit...after taking out almost \$5,000,000 in tax free retirement income.

**That's over a 9% internal rate of return, tax-free, with no downside market risk, assuming the S&P goes up only 5.25% a year!**