Learn the Advantages:

CASH VALUE LIFE INSURANCE

An Educational Workshop

Presented by: James R. Grazioli - President
Comprehensive Financial Group Inc.
Financial Service Professional – 34 Yrs.

Learn the Importance of:

- Access to Cash – Liquidity, Use & Control of Your Money
- Share of Market Gains
- Protection From Losses
- Saving Taxes

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Experience Life™

HOW SHOULD YOU PAY FOR LARGE TICKET ITEMS THAT YOU CANNOT PAY WITH YOUR MONTYLY CASH FLOW?

AUTOMOBILES
BUSINESS EXPENSES (Lump Sums)
BUSINESS EXPANSIONS
YOUR RESIDENTIAL HOME
HOUSEHOLD IMPROVEMENTS
INVESTMENT PROPERTIES
COLLEGE EDUCATION
WEDDINGS
VACATIONS

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- IS IT BETTER TO PAY CASH?
- THE PROBLEM WITH THE SAVER WHO PAYS CASH FOR LARGE TICKET ITEMS:

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THE SAVER WHO PAYS CASH

Private Reserve Strategy

Your Circle of Wealth

The Problems with Paying Cash

To pay cash, you need to first save cash

THE SAVER WHO PAYS CASH

Private Reserve Strategy

Your Circle of Wealth

The Problems with Paying Cash

- To pay cash, you need to first save cash
- Annual tax leakage

Exit PEM Jump Draw Back Fwd

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Search the web and Windows

7:11 AM
4/4/2016

PAYING CASH BREAKS COMPOUNDING

Private Reserve Strategy

Your Circle of Wealth

The Problems with Paying Cash

- To pay cash, you need to first save cash
- Annual tax leakage

- You must drain the tank to make your purchase

You lose the interest you could have earned had you not drained the tank.

Exit PEM Jump Draw Back Fwd

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7:12 AM 9/4/2016

BECOME YOUR OWN BANKER!

HOW TO BECOME A WEATLH CREATOR & NOT INTERRUPT COMPOUNDING INTEREST OF YOUR MONEY?

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Experience Life™

Your Circle of Wealth

Consider This..

What if you could make the purchase without "emptying the tank?"

This would allow your private capital reserve to continue to employ the benefits of compounding.

If I don't use my capital, whose do I use?

You collateralize a loan from a financial institution. Securing the loan by pledging a portion of your Private Reserve.

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The Solution:

A Properly Structured Cash Value Indexed Universal Life Insurance Policy

- Income Tax Free Death Benefit
- Tax Free Growth - Cash Value Accumulation
- Earn Competitive Interest - Market Index Returns –
- No Market Losses Ever Deducted
- Tax Deferred Growth – Not Taxable During Growth
- Tax–Free Retirement – Non-Reportable
- Liquidity, Use & Control of Your Money – Continue Earning Interest While Using Your Money & No Pre 59 ½ Penalty
- Creditor Proof – Lawsuit Protection
- Chronic Illness – Long Term Care Benefit Included*
- * Stipulations Apply – Read Illustration and Brochure

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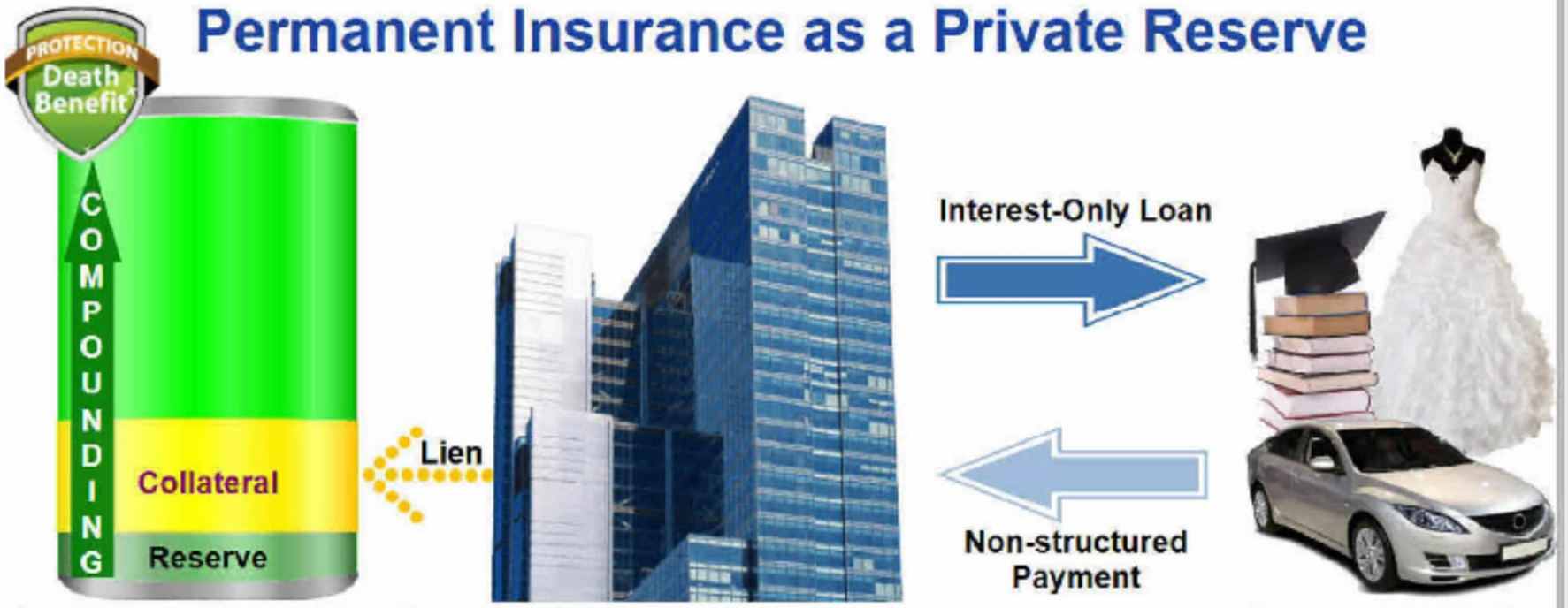
Your Circle of Wealth

Permanent Insurance as a Private Reserve



Permanent life insurance, when designed and utilized properly, can provide stable growth, cash value collateralization, guaranteed loan access, no annual tax on growth and death benefits. Additional benefits are available with additional policy riders.

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Indexed Universal Life Policy

GOALS:

Ceiling:

Index Market Earnings With Caps

"NO Losses From Market Declines or Crashes"

Interest Earned From The Market Index Strategy

FLOOR - 0%

Never a Market Loss

* Rates Are Subject To Change

- Income Tax Free Death Benefit From Day 1
- Earnings from Index Market Returns, With a Guarantee Floor of 0%
- Liquidity, Use & Control of Your Money. Become Your Own Banker.
- Collateral Capacity: Earn Compounded Interest on the Borrowed Money Against Your Policy, While You Use That Money!
- Tax Free Retirement Income (Non-Reportable)
- Long Term Care Benefits With No Extra Premium

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There are only two ways to combat the growing debt...

1. Spend Less
2. Tax More

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So the only solution seems to be...

Higher TAXES

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How important is Tax-Free?

- **The following example will illustrate the beauty and magic of tax–free growth**
- **Which would you choose to pay taxes on?**
- **The seed or the full grown tree?**

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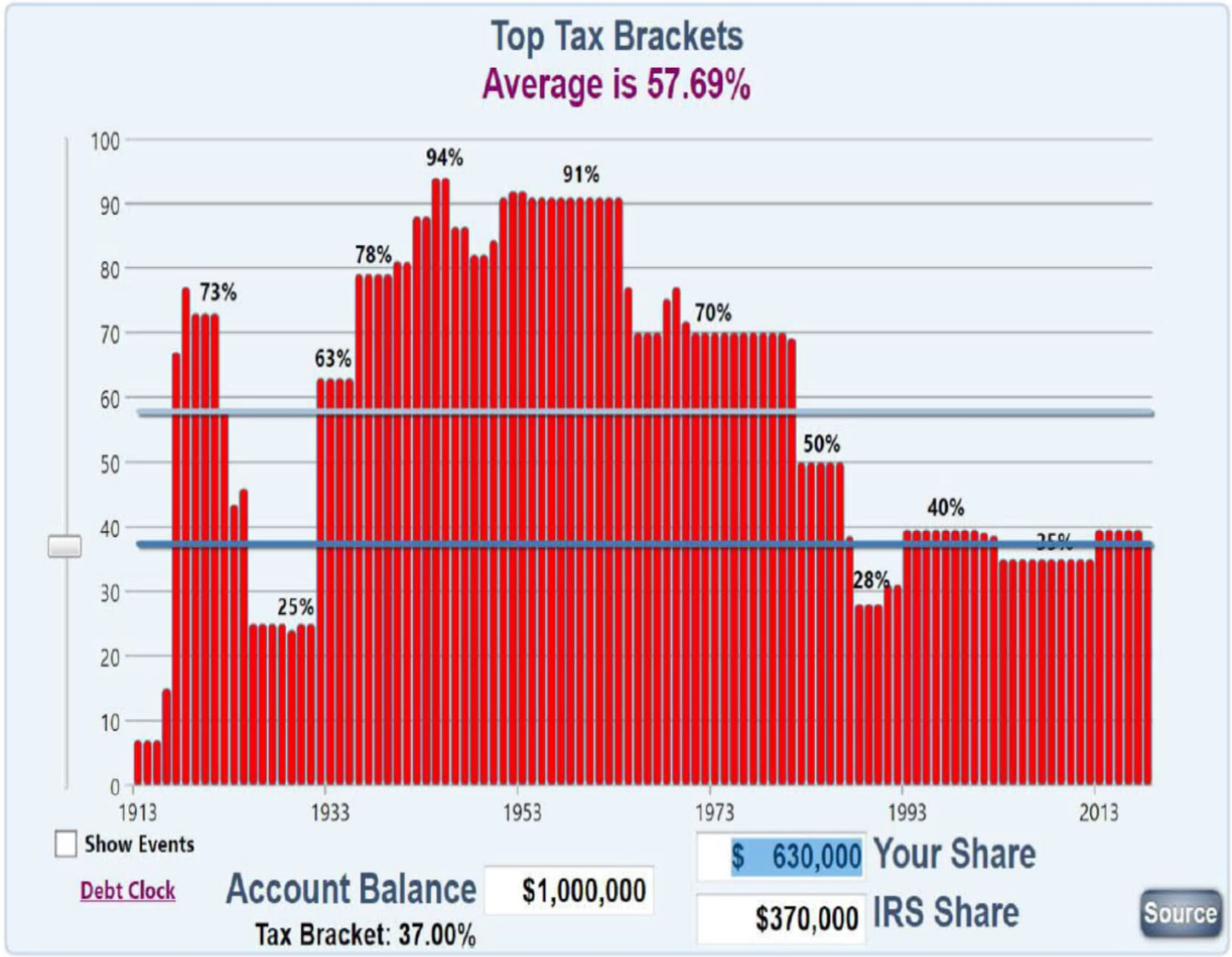
Your Circle of Wealth

Top Tax Brackets



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Tax Thresholds 70's

- The next slide shows the Tax rates and the top income for those rates (Thresholds)
- During the 70's the tax rates were never below 70% with only $200,00-$215,400 of Income.
- Do you see the importance of Tax Free Non Reportable Income with some of your retirement money?

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Federal Income Tax Thresholds

Federal Income Tax Thresholds 1913 to 2018

Year	Initial Rate	Threshold for Lowest Bracket	Top Rate	Threshold for Highest Bracket
1970	14.00%	$1,000	71.75%	$200,000
1971	14.00%	$1,000	70.00%	$200,000
1972	14.00%	$1,000	70.00%	$200,000
1973	14.00%	$1,000	70.00%	$200,000
1974	14.00%	$1,000	70.00%	$200,000
1975	14.00%	$1,000	70.00%	$200,000
1976	14.00%	$1,000	70.00%	$200,000
1977	14.00%	$3,200	70.00%	$203,200
1978	14.00%	$3,200	70.00%	$203,200
1979	14.00%	$3,400	70.00%	$215,400
1980	14.00%	$3,400	70.00%	$215,400
1981	14.00%	$3,400	69.12%	$215,400
1982	12.00%	$3,400	50.00%	$85,600
1983	11.00%	$3,400	50.00%	$109,400
1984	11.00%	$3,400	50.00%	$162,400

Documentation Source

Tax: 1/1 © MoneyTrax, Inc

Whose Retirement are we *really planning?*

Ours or Uncle Sam's?

Experience Life™

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DOES IT MAKE SENSE TO:

- CONTRIBUTE TO A PLAN THAT YOU HAVE NO CONTROL OVER THE FUTURE TAX RATES?
- CONTRIBUTE TO A PLAN THAT YOU WILL BE PENALIZED IF YOU TAKE MONEY OUT BEFORE AGE 59 ½?
- SHOULD YOU BE CONTRIBUTING TO A TRADITIONAL IRA, SIMPLE IRA*, 401K*, SEP, or 403B?
- * 401k or Simple IRA - CONTRIBUTE IF THERE IS A COMPANY MATCH

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Have you prepared any kind of an exit strategy?

- WITH QUALIFIED PLANS:
- Traditional IRA- No Tax Control
- 401K – No Tax Control
- SEP – No Tax Control
- SIMPLE IRA – No Tax Control
- 403B – No Tax Control
- Go to the next slide to learn why this plan is Tax Favored!

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Why is this Product Tax Favored?

Section 72(e) and 7702

- The most unique feature of permanent life insurance is that under Section 72(e) and 7702 of the Internal Revenue Code the accumulation of cash inside the insurance contract is tax advantaged. Not only can the cash value accumulate tax free, but the cash can also be ACCESSED TAX FREE VIA LOANS, and is NOT CONSIDERED A DISTRIBUTION OF INCOME!
- Hence, the beauty and magic of life insurance: It is a unique vehicle that allows TAX FREE ACCOUNT VALUE ACCUMULATION, ALLOWS YOU TO ACCESS YOUR MONEY TAX FREE, and, WHEN YOU DIE, The Death Benefit is Paid INCOME TAX FREE to your Beneficiary!

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YOU MAY BE SHOCKED TO KNOW WHO HAS OWNED CASH VALUE LIFE INSURANCE?

- 1. Banks are required by regulators to keep large amounts of cash on hand to meet unexpected obligations. This is called their Tier One Capital. Banks must be able to access this money immediately and it cannot be at risk. By law Banks must keep 4% of their assets in Tier One Capital. Banks in the US own over 140 Billion of Cash Value Life Insurance because of the following reasons: Immediate access to cash, no risk, tax free growth of their money, income tax free death benefit.
- 2. Walt Disney started his investments in Disney World from his Cash Value Life Insurance Policy.
- 3. James Cash Penny borrowed money from his Cash Value Life Insurance Policy in 1929 after the crash to keep the famous J.C Penny's Stores from closing.
- 4. Ray Kroc borrowed money from his Cash Value Life Insurance policy to keep the famous McDonalds going when he first started the empire back in 1955.

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401K or IRA Bucket

This Bucket Represnets $1,000,000 in a 401K or IRA Bucket.
If you choose this bucket, and you file your taxes, Married Filing Jointly,
You will pay taxes on every Dollar you pull out for Retirement.
Example: If you are in a 22% tax bracket and you withdraw $100,000, you will only net $86,420, and the IRS will receive $13,580 for the retirement plan you built for them.

Brokerage Account Bucket

This Bucket Represents $1,000,000 in a Brokerage Account Bucket.

If you choose this bucket, you will pay capital gains taxes on your Retirement,

Example: If you are in a 22% tax bracket, you will pay 15% Capital Gains and if you withdraw $100,000, you will only net $85,000 and the IRS will receive $15,000 from the Retirement Plan you built for them.

Life Insurance Cash Value Bucket

This Bucket Represents $1,000,000 in a Life Insurance Cash Value Bucket.

If you choose this bucket, you will pay NO TAXES on your Retirement,

Example: If you withdraw $100,000 from you Cash Value, you will **NET $100,000!**

This Retirement money is **NON REPORTABLE!**

Which bucket would you choose for your Retirement?

Case Study: (Example Only)

- Male – Age 50
- $25,000 Contribution
- for 15 Years

(Not a Required amount: Other Amounts can be Illustrated

$590,050 Cash Value at Age 65*

$307,498 Income Tax Free Death Benefit Day 1**

$54,327 Annual Income Tax Free Retirement from Age 66 to 100*

- **Chronic Illness Benefit – Included in the Policy and Can Be Used for Long Term Care Needs**

- ***Assuming an Annual average Index Rate of Return of 6.65% (Not a Guarantee of Future Returns)**
- ***** Assuming a Preferred Plus Non-Tobacco Male Age-50***
- ****** Stipulations Apply, See Full Illustration and Brochure***

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Sample Illustration

- The next slide shows a Sample Illustration
- $25,000 paid into policy for 15 Years.
- $54,327 Tax Free Retirement Income From Age 66 to Age 100*
- * Not a Guaranteed Amount – Based on Prior Index Market Earnings

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Allianz Life Accumulator® Indexed Universal Life Insurance Policy
Mr. Client - 50, Male, 50, Preferred Plus Nontobacco
Initial death benefit: $307,498, Initial planned premium: $25,000

Annual Income Starts at age 66
Tax Free Non Reportable: $54,327

Supplemental illustration: Non-guaranteed scenario

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
51	1	$25,000.00	$0	$5,088	$21,543	$7,137	$329,041
52	2	$25,000.00	$0	$4,136	$45,768	$31,770	$353,266
53	3	$25,000.00	$0	$4,190	$71,799	$58,210	$379,297
54	4	$25,000.00	$0	$4,254	$99,763	$86,580	$407,261
55	5	$25,000.00	$0	$4,273	$129,856	$117,077	$437,354
		$125,000.00	**$0**				
56	6	$25,000.00	$0	$4,298	$162,237	$149,860	$469,735
57	7	$25,000.00	$0	$4,323	$197,080	$185,106	$504,578
58	8	$25,000.00	$0	$4,349	$234,573	$224,595	$542,071
59	9	$25,000.00	$0	$4,381	$274,914	$266,932	$582,412
60	10	$25,000.00	$0	$4,418	$318,318	$312,331	$625,816
		$250,000.00	**$0**				
61	11	$25,000.00	$0	$4,458	$365,014	$361,023	$672,512
62	12	$25,000.00	$0	$4,506	$415,250	$413,254	$722,748
63	13	$25,000.00	$0	$4,559	$469,291	$469,291	$776,789
64	14	$25,000.00	$0	$4,595	$527,448	$527,448	$834,946
65	15	$25,000.00	$0	$4,619	$590,050	$590,050	$897,548
		$375,000.00	**$0**				
66	16	$0.00	$54,327	$674	$634,038	$576,995	$703,803
67	17	$0.00	$54,327	$775	$680,614	$563,675	$692,991
68	18	$0.00	$54,327	$889	$729,926	$550,096	$681,483
69	19	$0.00	$54,327	$1,017	$782,135	$536,271	$669,234
70	20	$0.00	$54,327	$1,157	$837,413	$522,213	$656,199
		$375,000.00	**$271,635**				
71	21	$0.00	$54,327	$1,299	$895,955	$507,951	$642,344
72	22	$0.00	$54,327	$1,341	$958,072	$493,625	$618,174
73	23	$0.00	$54,327	$1,350	$1,024,032	$479,318	$591,962
74	24	$0.00	$54,327	$1,309	$1,094,133	$465,141	$563,613
75	25	$0.00	$54,327	$1,209	$1,168,708	$451,223	$533,032
		$375,000.00	**$543,270**				

This supplemental Illustration is valid only when accompanied by a full product illustration.

This supplemental illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

Total Tax Free Distributions to Age 100
$1,901,445

Supplemental illustration: Non-guaranteed scenario *continued*

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
76	26	$0.00	$54,327	$1,026	$1,248,137	$437,735	$500,141
77	27	$0.00	$54,327	$1,186	$1,332,382	$424,416	$491,035
78	28	$0.00	$54,327	$1,369	$1,421,733	$411,325	$482,412
79	29	$0.00	$54,327	$1,581	$1,516,492	$398,521	$474,345
80	30	$0.00	$54,327	$1,821	$1,616,984	$386,071	$466,920
		$375,000.00	**$814,905**				
81	31	$0.00	$54,327	$2,135	$1,723,509	$374,007	$460,182
82	32	$0.00	$54,327	$2,591	$1,836,314	$362,293	$454,109
83	33	$0.00	$54,327	$3,137	$1,955,715	$350,950	$448,736
84	34	$0.00	$54,327	$3,814	$2,082,010	$339,963	$444,063
85	35	$0.00	$54,327	$4,719	$2,215,410	$329,217	$439,987
		$375,000.00	**$1,086,540**				
86	36	$0.00	$54,327	$5,851	$2,356,142	$318,596	$436,403
87	37	$0.00	$54,327	$7,140	$2,504,519	$308,052	$433,278
88	38	$0.00	$54,327	$8,730	$2,660,724	$297,391	$430,427
89	39	$0.00	$54,327	$10,787	$2,824,776	$286,233	$427,472
90	40	$0.00	$54,327	$13,315	$2,996,688	$274,175	$424,009
		$375,000.00	**$1,358,175**				
91	41	$0.00	$54,327	$16,504	$3,176,269	$260,586	$419,400
92	42	$0.00	$54,327	$16,368	$3,367,460	$248,950	$383,648
93	43	$0.00	$54,327	$15,144	$3,572,170	$240,691	$347,856
94	44	$0.00	$54,327	$12,333	$3,792,968	$237,872	$313,731
95	45	$0.00	$54,327	$7,443	$4,033,128	$243,234	$283,565
		$375,000.00	**$1,629,810**				
96	46	$0.00	$54,327	$90	$4,296,586	$260,154	$260,154
97	47	$0.00	$54,327	$90	$4,577,296	$281,999	$281,999
98	48	$0.00	$54,327	$90	$4,876,453	$309,348	$309,348
99	49	$0.00	$54,327	$90	$5,195,319	$342,815	$342,815
100	50	$0.00	$54,327	$90	$5,535,244	$383,071	$383,071
		$375,000.00	**$1,901,445**				

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FULL ILLUSTRATION WILL BE PROVIDED AT APPOINTMENT

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To Summarize The Benefits

1. Become Your Own Banker – Liquidity, Use, and Control of Your Money. Collateral Capacity:
Pay for Large Ticket Items: Major Purchases: Autos, Business Expenses (Lump Sums), Business Expansions, Mortgages, Children Education, Health Insurance Deductibles,
Investment Opportunities, Vacations, and Emergencies.
With a Collateralized Loan Against Your Policy: The Money Stays in Your Policy and Continues to Compound and Earn Interest, While you use that Money for other purposes. You are charged an interest rate, but you compound your cash value with full index earnings on the total money borrowed.

2. Case Study: Male 50 – Places $25,000 Annually in policy for 15 Years:
Cash value at age 65 - $590,050*
Tax Free Retirement Income Age 66 to Age 100 - $54,327*

Income Tax Free Death Benefit - $307,498** From Day 1.

Creditor Proof – Protection From Lawsuits and Creditors.

Chronic Illness Rider – Chronic Illness Rider Included – Used for Long Term Care needs.***

*Assuming 6.72% Annual Average Return – Based on Last 10 Year Returns – Not a Guarantee of Future Returns
**Assuming a Male Age 50 - Preferred Plus and Subject to Underwriting

***Stipulations Appy – See Illustration and Brochure

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What to look for when selecting an *Insurance Company*

- *Solvency (Assets over Liabilities to meet all obligations)*
- *Liquid Assets (To meet unforeseen emergency cash requirements that may arise)*
- *Capital & Surplus to Assets (Capital & surplus divided by total assets)*
- *AM Best Rating (Performance in Investment Quality, Policy Reserves, Cost Control, Management Experience)*

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Allianz

Allianz Life Insurance Company of North America

The strength of Allianz

Strong balance sheet, strong ratings, and strong risk management

ANY FINANCIAL PRODUCT IS ONLY AS STRONG AS THE COMPANY BEHIND IT. And as a leading provider of retirement and asset protection solutions, Allianz Life Insurance Company of North America (Allianz Life) has the strength and stability to remain true to our promises.

Founded in 1896, Allianz Life is over **125 years old** and still going strong.

Allianz SE serves **125 million customers** in over **70 countries.**

We serve over 3.9 million contract owners of wealth management products that include fixed and variable annuities, and universal life insurance. Founded in 1896, Allianz Life provides innovative financial solutions for wealth accumulation, predictable retirement income, and protection of assets.

We're part of a global financial powerhouse. Our parent company, Allianz SE, serves over 125 million customers in over 70 countries, and is the world's:

- 67th largest company[1]
- 7th largest asset manager[2]
- 3rd highest ranked insurance company, based on a composite score of four metrics: sales, profits, assets, and market value[3]

We have a conservative investment management philosophy designed to achieve long-term results, based on:

- Diversification across asset types
- High credit rating requirements
- Strong risk modeling
- A high level of liquidity

We utilize extensive risk management capabilities. Allianz Investment Management U.S. LLC (AIM US), a wholly owned subsidiary of Allianz Life, provides investment management and hedging services for the broader Allianz Group. By monitoring and managing risks in real time, AIM US has the potential to hedge against general market turbulence.

Allianz Investment Management U.S. LLC, Allianz Life Financial Services, LLC, and Allianz Life Insurance Company of North America are affiliated companies. All are part of Allianz Group.

[1] Fortune Global 500, August 2023. Ranking based on revenue.

[2] Allianz SE, TAI/P&I 500, October 2023. Ranked by total AUM.

[3] Forbes Global 2000, The World's Largest Insurance Companies in 2023, June 2023.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

ENT-1131 (R-3/2024)

There's strength in our numbers.
And our numbers speak for themselves.

We maintain substantial cash reserves and a strong operating margin.

Allianz Life		Allianz SE	
2023	(USD in billions)	**2023**	(Euros in billions)
Statutory premium	19.8	**Total revenue[1]**	161.7
Total assets[2]	184.5	**Total assets[3]**	983.2
Total liabilities[2]	176.8	**Total liabilities[3]**	919.6
Total equity[2]	7.6	**Total equity[3]**	63.6

[1] Total revenues include statutory gross premiums written in property-casualty and life/heath, operating revenues in asset management, and total revenues in corporate and other (banking).

[2] Balance sheet numbers are reported as of 12/31/23 and are based on Statutory Accounting Principles (SAP).

[3] Balance sheet numbers are reported as of 12/31/23 and are based on International Financial Reporting Standards (IFRS).

Allianz Life Insurance Company of North America is a subsidiary of Allianz SE. Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Allianz Life is proud of our high ratings from independent rating agencies – reflecting our stability, integrity, and strong balance sheet. For a history of our financial ratings, visit www.allianzlife.com.

Rating agency	Current rating
A.M. Best[4]	**A+ "Superior"**
Standard & Poor's[5]	**AA "Very Strong"**
Moody's[6]	**Aa3**

[4] The A.M. Best rating of A+ (Superior) is the 2nd highest of 16 possible ratings, and was affirmed March 2024.

[5] The Standard & Poor's rating of AA (Very Strong) is the 3rd highest of 21 possible ratings, and was affirmed March 2023.

[6] The Moody's rating of Aa3 is the 4th highest of 21 possible ratings, and was affirmed September 2023.

These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to the variable investment options, which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of future financial strength and/or claims-paying ability of a company.

For a full description of how rating categories are assigned, please refer to these rating agencies' websites:
www.AMBest.com | www.standardandpoors.com | www.moodys.com

All annuity contract and rider guarantees, or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Allianz Life Insurance Company of North America. Guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

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031925

Remember the Nature of

Procrastination

People Don't Plan to Fail

They Fail to Plan

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Thank You For Attending This Presentation

Where Do You Go From Here?

Presented by: James R. Grazioli - President
Comprehensive Financial Group Inc.
Financial Service Professional – 34 Yrs.

Call James R. Grazioli
Receive a Customized illustration of the:
"Protect Your Circle of Wealth &
Tax Free Retirement Concept"
772-286-4324 or Cell/Text – 772-485-4288
Email: jimgrazi1127@gmail.com
Website: www.jamesgraz.com

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