



Coordinated Retirement Strategies

"Tax-Free Income "

A Tax-Free Income Source

Tax-Free Retirement Income is exactly what High Cash Value Whole Life Insurance was built for. And for some retirees, Tax-Free Income would be enough. But you are not a one-size fits all individual. So why should your vision of retirement be any different.

Income Tax Benefits

Income Tax Benefits are important in retirement too. All the income provided by Traditional IRA's is fully taxed at your marginal rate. Imagine owning an asset that can give you Tax Free Income and maybe, reduce your marginal income tax bracket as well.

Take Your Income



Fund this Strategy with New Money



Fund this Strategy with a Funding Asset

Investment Highlights

Guaranteed Cash Value
No Market Volatility
Attractive Returns
Creditor Protection
Policy Loans Available

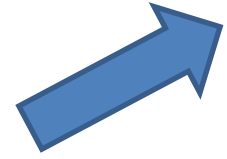
Retirement Investment Objective

Short Term / Income
Capital Preservation
Leave a Legacy

Funding Asset

Retirement Investment Objective

Short Term / Income
Capital Preservation
Inc. with Growth / Growth with Inc.



Tax-Free Death Benefit



Tax-Deferred Growth

Guaranteed Principal



Tax-Free Income

High Cash Value Whole Life Insurance is an exciting and creative way to provide additional income to you in retirement. It can be taken as a recurring, flat income stream or in lump sums from time to time. Or, you can delay your distributions leaving more available to you in the future or as a Legacy for your Family. It is important that the income payments are structured properly to remain income tax free.

"Live the Life that You Desire, Call Castle Wealth Strategies to Retire"

Important Disclosures: This strategy utilizes cash value whole life insurance. A NAIFA (National Association of Insurance and Financial Advisors) compliant illustration must be presented for review prior to the implementation of this product. Non-guaranteed values include dividends which are neither estimates nor guarantees, but are based upon the current year dividend schedule of the insurer. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company actual experience. Policy guarantees are based upon the claims paying ability of the insurer. Policy loans accrue interest and will reduce the death benefit and cash value. All life insurance applications will be subject to medical and financial underwriting. Acceptance is not guaranteed.

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