



ACCELERATED RETIREMENT PROGRAM

A COMPREHENSIVE FRAMEWORK FOR WEALTH

CROSBY PRIVATE WEALTH ADVISORS

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1

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WHAT IS THE ACCELERATED RETIREMENT PROGRAM[®]?

1

What is the Accelerated Retirement Program?

When do you think you'll retire? Most people have a number in mind, but far fewer have a clear plan for how retirement income will actually work. Knowing when you want to retire is only the first step—the more important question is whether your savings can be converted into reliable income that lasts. Careful planning is essential to establish life-long income, however proactive planning offers opportunities to structure assets to generate income earlier.

2

About This Guide

This guide is designed to outline Crosby Private Wealth Advisors' Accelerated Retirement Program, a practical framework that allows qualified investors to accelerate their retirement savings and access income sooner.

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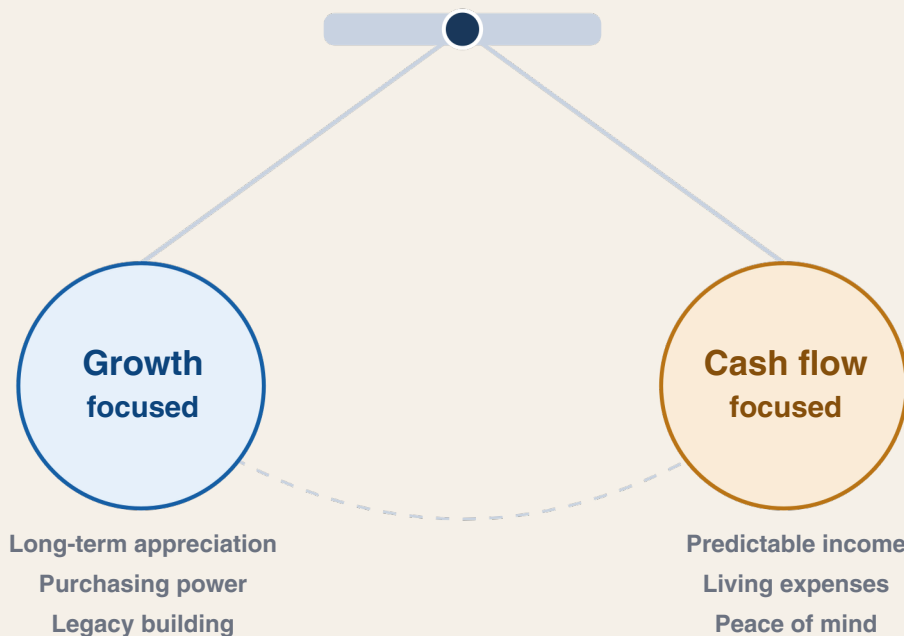
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Goals in Retirement



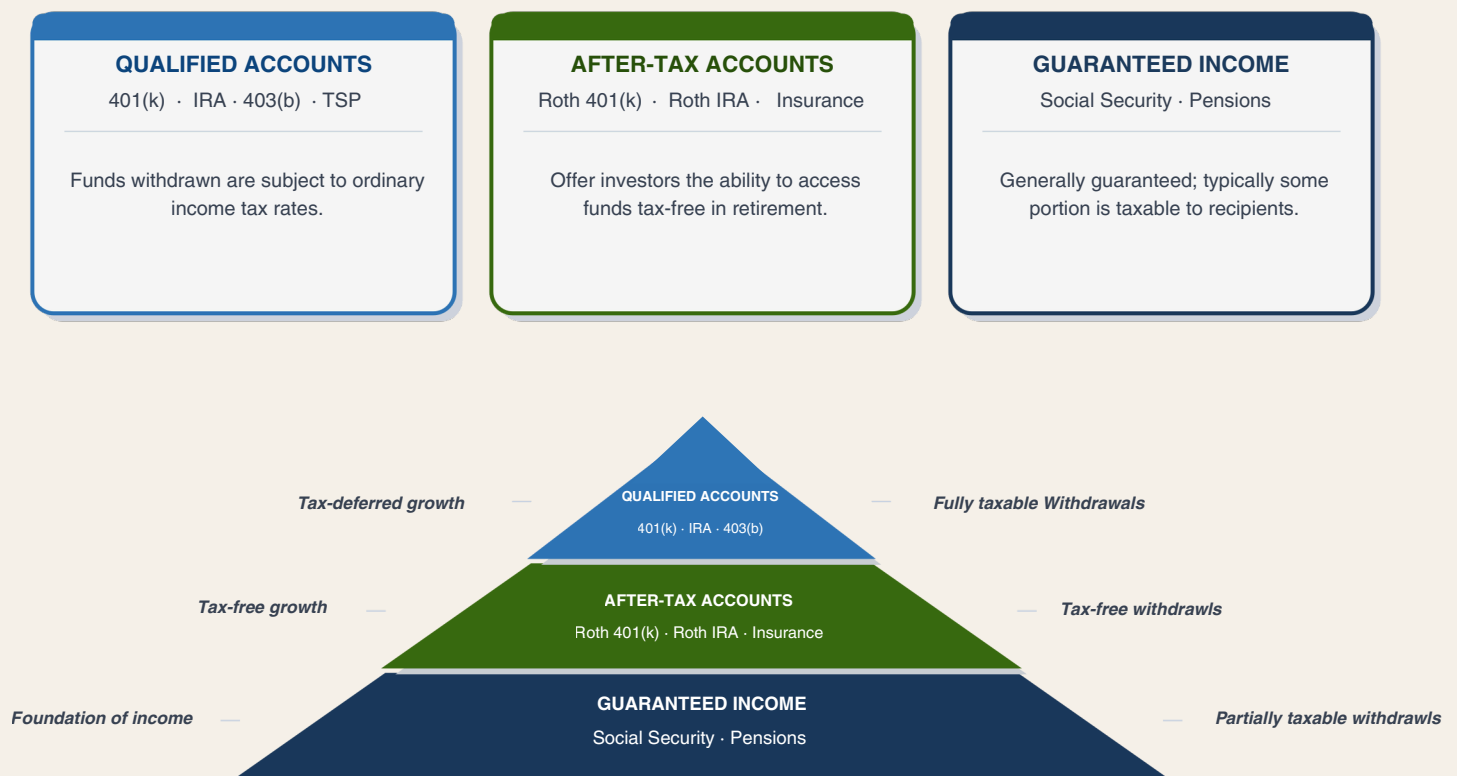
A retirement plan should work for your goals — not the other way around. Yet many plans are built around investments first, with goals treated as an afterthought. When asking investors and pre-retirees what they want out of their portfolio, the most common answers are either growth or cash flow, with the majority residing somewhere in the middle.



Investment horizon plays a critical role in planning. Many portfolios are designed to balance growth and cash flow, but increasing life expectancies often require assets to last longer. Just as important is the source of retirement income and how a portfolio is structured — the positioning of assets and timing of withdrawals can materially influence long-term outcomes.

Sources of Income

Many retirees are familiar with traditional retirement accounts, having spent years saving through vehicles such as IRAs, 401(k)s, 403(b)s, and similar employer-sponsored plans. Most retirement income strategies rely heavily on drawing income from these accounts that were originally designed for long-term accumulation. Over time, these vehicles can play an important role in building retirement savings, but the way income is accessed from them matters just as much as how much is saved. Withdrawals are typically taxable, and the timing and order in which these accounts are used can significantly affect how long assets last and how much income is ultimately available. Understanding the role different account types play in retirement—and how they interact from a tax perspective—is a key step in building a more effective income plan.



Many pre-retirees hesitate to begin retirement because they are unsure whether they have accumulated enough savings to overcome the damaging effect taxes have on withdrawals.

Don't Grow Your Burden



Traditional Qualified Account Limitations

Traditional qualified accounts can be effective for accumulating assets, particularly during working years. However, the benefits of tax deferral, income deductions, and employer matching may not always outweigh the taxable burden created at distribution for some investors. These benefits may also diminish for higher-income earners, making proper structuring a critical component of effective retirement planning.



10-Year Rule

Recent legislative changes have placed added strain on traditional qualified income strategies. The SECURE Act of 2019 eliminated the 'stretch IRA' for most non-spouse beneficiaries inheriting qualified retirement accounts. Beneficiaries are now generally required to distribute the entire inherited account within a 10-year period — accelerating both withdrawals and resulting tax liability.



Generational Impact

Investors who do not structure their estate tax-efficiently risk passing on significant taxable burdens to the next generation, ultimately reducing the net amount received by their heirs. Proactive planning can help preserve and transfer wealth more efficiently.

Structure Your Assets Appropriately

Structuring assets effectively is a critical part of retirement planning, particularly when coordinating income needs during retirement and transfer goals for the next generation. While many investors focus on diversifying investments and managing market risk, less consideration is often given to diversifying assets across different account types and how that structure influences income flexibility and long-term outcomes.

TAX STRATEGY

Roth Conversions

Roth conversions shift assets from a traditional IRA to a Roth IRA, triggering income taxes on the amount converted. Conversion opportunities often arise during periods of temporarily lower income — such as early retirement or major life transitions — when planning flexibility is greater.

KEY POINTS

- Taxable at conversion
- Strategic timing matters
- No income limits

TAX-FREE GROWTH

Roth IRA

Allows investors to contribute after-tax dollars and access qualified withdrawals tax-free. However, contribution limits and income restrictions can significantly limit their usefulness for higher-income earners.

KEY POINTS

- Tax-free withdrawals
- No RMDs required
- Income limits apply

TAX-FREE LEGACY

Insurance

A powerful tax planning tool when structured properly. Life insurance death benefits are generally received income tax-free, and certain policies may also allow policyholders to access funds tax-free during their lifetime.

KEY POINTS

- Death benefit received tax-free
- Access to tax-free withdrawals
- Planning tool

Because these features depend heavily on policy design and long-term coordination with other assets, the strategies above are best viewed as strategic components within a broader retirement and estate planning framework — not standalone solutions.

Distributions from traditional IRAs and employer sponsored retirement plans are taxed as ordinary income and if taken prior to reaching age 59 1/2, may be subject to an additional 10% IRS tax penalty. Converting from a traditional IRA to a Roth IRA is a taxable event. A Roth IRA offers tax free withdrawals on taxable contributions. To qualify for the tax-free and penalty-free withdrawal or earnings, a Roth IRA must be in place for at least five tax years, and the distribution must take place after age 59 1/2 or due to death, disability, or a first-time home purchase (up to a \$10,000 lifetime maximum). Depending on state law, Roth IRA distributions may be subject to state taxes.

Insurance as a Planning Tool

While life insurance is most commonly associated with providing a death benefit, it is also one of the most underutilized tools in long-term financial planning. A properly structured policy can play a meaningful role beyond protection, offering:

Protection & Legacy

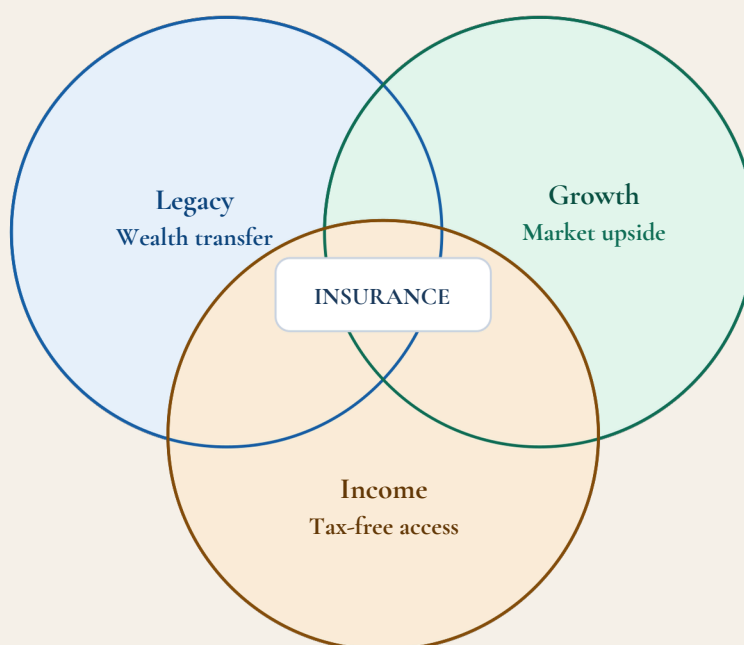
Death benefit protects purchasing power and enables efficient wealth transfer to the next generation.

Growth Potential

Policy participates in market growth with downside protection — building value over time.

Tax-Free Income

Access funds from the policy tax-free to supplement retirement income or fund large purchases.



Careful and proactive planning is essential to ensure key opportunities are not missed over time. Integrated life insurance offers a way to address income timing, tax exposure, and legacy objectives simultaneously. Life insurance is best viewed not as a standalone product, but as a strategic component within a broader retirement and estate planning framework after retirement plan contributions are maximized.

The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. Before implementing a strategy involving life insurance, it would be prudent to make sure that you are insurable by having the policy approved. As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have mortality and expense charges. In addition, if a policy is surrendered prematurely, there may be surrender charges and income tax implications.

How Can You Accelerate Your Retirement?



Crosby Private Wealth Advisors' Accelerated Retirement Program combines custom financial planning with premier asset management to give qualifying investors the ability to access income sooner and accelerate their retirement timeline. Retire comfortably with a portfolio structured to address market volatility and taxes, offering greater control over income timing and helping secure generational wealth.

I

Invest with a diversified portfolio

Build a portfolio across multiple asset classes to manage market volatility and position for long-term growth.

2

Create a tax-free income bucket

Use structured insurance to establish a source of tax-free income that can be accessed independently of market conditions.

3

Use market gains to supplement income

When market performance allows, draw from portfolio gains to supplement your tax-free income stream where applicable.

4

Position estate for generational transfer

Structure your estate for efficient, tax-conscious wealth transfer to the next generation — preserving more of what you've built.

Only then are you truly diversified and can **Accelerate Your Retirement!**

A diversified portfolio does not assure a profit or protect against loss in a declining market. The tax-free income bucket strategy depends on the performance of the underlying insurance policy, which is not guaranteed. It involves taking loans against policy gains to generate income that is generally received income-tax-free. The policy must remain in force until death so as not to trigger a large taxable event.

Case Study



Take the following example for a male in the age range of 40 to 55

PHASE 1 — PORTFOLIO SETUP

Age 55

After-tax portfolio value

\$1,000,000

Long-term capital gains tax rate

15%

Average portfolio growth rate

10% annually

Net annual portfolio gains

\$85,000



PHASE 2 — FUND IUL POLICY

Age 55+

Policy type

Permanent insurance (IUL) designed for tax-free retirement income

Annual premium

\$65,500 per year for 10 years

Eligibility

Healthy non-smoker — initial death benefit of \$717,259

Avg. crediting rate (non-guaranteed)

5.50%



PHASE 3 — RETIREMENT INCOME

Age 65+

Projected policy coverage at age 65 (non-guaranteed)

\$1,533,312

After-tax Portfolio

Growing at market rates

Annual tax-free income distribution

\$75,000 / year until age 95

Qualified Income Sources

Supplemental withdrawals or RMDs

ARE YOU READY TO

Accelerate Your Retirement?

*Please visit our website to learn more about whether the Accelerated Retirement Program is right for you —
and take the first step toward a more confident retirement.*

www.crosbypwadvisors.com

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