

# 5 SIGNS YOU MAY NEED A QLAC

QLAC STANDS FOR QUALIFIED LONGEVITY ANNUITY CONTRACT. WHILE QLAC IS NOT FOR EVERYONE, IT CAN BE A GREAT WAY TO DEFER TAXES AND REDUCE RISK IN RETIREMENT.



## YOU ARE OF A CERTAIN AGE

QLAC investors typically purchase near retirement however, a QLAC can be purchased any time before age 85.



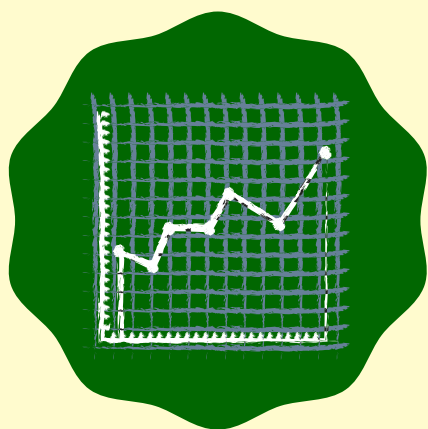
## YOU HAVE RETIREMENT ASSETS

Most carriers offering QLAC have \$15,000 minimum premium which translates to a minimum IRA balance of \$60,000. The premium limit is \$125,000.



## YOU WANT TAX DEFERRALS

A typical QLAC buyer can have a 10-20 year deferral of taxation between premium payment and benefit receipt. In most cases the IRA owner is in a higher tax bracket at the the purchase date then when QLAC benefits are paid.



## YOU HAVE LOWER RISK TOLERANCE

If you lay awake at night when there is turbulence in the market, QLAC may be a good way to assure future income and enhance current peace of mind.



## YOU'RE NOT GOOD AT BUDGETING

A QLAC can impose discipline by simply setting aside assets for a period of time. Saving up to 25% of your retirement assets now in an instrument that will pay fixed amounts during later years can help you budget for future retirement needs like healthcare costs.

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