

Earn 7% to 15% compound interest after-tax with Checkbook Access ... instead of a Bank's 1% simple. We use both national and international Banks. FLS has No market risk and multiple guarantees.

8 Advantages FLS provides

- 1. A Checking Account with 7% to 15% compound interest after-tax instead of less than 1% from a Bank.** Use proceeds from a real estate, business or private stock sale. Funds earmarked for property taxes, capital expenditures, renters deposits & maintenance cost. Another is cash on hand.
- 2. Golden Handcuffs on Senior Executives & Partners:** Exempt from ERISA if less than 25% of relevant employees.
- 3. Enhances Key Man Insurance:** Better ROI, same price and additional value when you are alive.
4. Triple the Return of your Cash Value Life Insurance policy with no market risk and multiple guarantees.
- 5. Far Superior Alternative to a Qualified account:** Reposition funds from Executive, Retirement and Exit plans into after tax returns with fewer restrictions and Limitations.
- 6. Know anyone getting a Divorce or struggling financially ?** Life Insurance Policy owner gets paid for their life policy and we take over the payments. Unlike a Life Settlement, the Life policy owner KEEPS BOTH their Death Benefit and Living Benefits. We thus eliminate the potential income tax liability from lapsing a life policy. Great value in both Divorces and Bankruptcies.
- 7. Selling a Business, Real Estate, private stock, mineral/water rights or a 1031?** Solution B defers (delays) taxes for decades and also provides 93.5% of the sales proceeds as cash at close of escrow. Combine Solution B with FLS to earn millions in extra wealth. 3rd party tax attorneys can be hired for as little as 1 billable hour or to write a tax opinion letter. Download PDF for Real Estate Sale or Business Sale
- 8. Does a Partner owe you Money?** If you are the beneficiary of their life policy you are paid tax-free independent of probate. Customizable to the changing annual needs of Partnerships, LLC, General partners and investors.

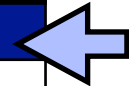
\$100,000 Minimum Funding Contribution [Download 4 page FAQ \(Frequently Asked Questions\)](#)

	Bank	Flex Leverage System
Rates of Return	< 1% simple	7% to 15% Compound
Does the Rate of Return Increase Over time?	No	Yes
Benefits	1% Interest on deposits	7% -15% compound Interest on deposits, Living & Death Benefits
Accessibility	Immediately accessibility CD Funds locked away	Equally accessible as Checking account Yr 2. Always More accessible than a CD
Institutional Solvency	Good	Greater
Privacy	None	Very Private
Creditor Protection	None	100% protected in states like FL & TX. We can show you the state statute (law)
Checkbook access	Yes	Yes
Better Expected returns than a Mutual Fund	No	YES and without marketplace risk
Partners can easily pay debts off amongst themselves if one dies	No - goes to Probate	Yes - partner is a beneficiary of a life policy and will be made whole and it avoids probate.
Helps qualify you for additional credit or loans	No since a loan from Bank A lessens chance of getting a loan from Bank B	Most loans are not reported to the credit bureaus

Create \$8.8 million of wealth Combining FLS with our Solution B

Example: Sale of a \$15 million Building with \$5 million Basis in California

	1	2	3	4	5	6
	Extra to Invest	Tax Paid at end of 30 yrs	8% simple rate of return	Net Wealth Created @8%	12% simple Using FLS	Net Wealth Created @12% using FLS
Current Tax	\$2,725,000	\$3,710,000	\$9,265,000	\$5,565,000	\$12,535,000	\$8,835,000
If Biden Tax Increase	\$4,695,000	\$5,670,000	\$15,963,000	\$10,293,000	\$21,597,000	\$15,927,000



How was the \$ 8.8 million of net wealth created?

- A) Solution B created a net extra \$2,725,000 of spendable cash at close of escrow to invest. Using FLS:
- B) \$5.6 million of wealth was created (column 4) putting \$2,725,000 to work at 8% simple interest for 30 years
- C) \$8.8 million of wealth was created (column 6) putting \$2,725,000 to work at 12% simple interest for 30 years

Does FLS pay Simple or Compound Interest? Compound so the Amounts in the Table are far greater

2 UNIQUE Opportunities FLS Provides

- Sitting on Large Cash Reserves after selling a business, real estate or private stock? Are you between deals or taking time off?** FLS maintains your liquidity while earning double digit returns on your funds. Use Funds earmarked for property taxes, capital expenditures, renters deposits, maintenance cost, etc.
- Do you have key man insurance, personal life insurance or golden handcuffs?** FLS provides the same protections, and over time has no cost. FLS creates future revenue with no involvement for the business owner or employees. FLS is a sellable new Business within your current Business.

ABOUT US:

Profits USA is a spin-off of a Private Equity group. For over 10 years we have specialized in due diligence of solution providers for cost saving, tax mitigation, and wealth preservation with 100s of client references. The winning solutions were judged best-in-class by an elite community of Attorneys, CPAs, and financial professionals.

Our Amazon.com model enables clients, their CPA or CFO to save time and money accessing unique, solutions that increase profitability while reducing risk.

Additional Value Which we Provide for US Businesses with 100+ employees

75 second video overview

5 page FAQ 5 minute YouTube video covering all our solutions

- 1) Sexual harassment and discrimination double column impossible to receive a government fine or lawsuit. Five employee Dash month.
2 page overview. 2 page ROI calculation 96 second video over view.
 - 2) Reduce health care premiums by 25%, eliminate all employee copies and keep your healthcare provider.
 - 3) Reduce payroll taxes by 650 per employee and increase employees take home pay by every year.
- ▶ Compatible with all major healthcare plans.