Qualified Plan Insurance Partnership®
Mitigating the "70-80% Tax Trap"
(1 Hour; 29 Pages of Text)

1) Introduction

2) Example of the 75% tax trap
   a) Steps for Successful Coordination of Life Insurance and Retirement Benefits

3) Consider The Power Of Tax-Free Compounding.

4) Review The Minimum Distribution Rules.
   a) Minimum Amount to be Distributed to the Participant.
   b) Distribution Rules for Roth IRAs.

5) Plan For The Payment Of Estate Taxes
   a) IRA assets to be used to pay the tax
   b) Stretch IRAs do not work for people with estate tax problems
   c) Life insurance could be used to pay the tax

6) The Use Of Retirement Accounts To Pay Insurance Premiums
   a) Should clients use retirement account assets to pay life insurance premiums?
   b) There are four "traditional" ways to pay life insurance premiums in retirement plans.
   c) Valuing a life insurance contract owned by a qualified plan
   d) IRC § 408(a)(3) limits with IRAs

7) **Qualified Plan Insurance Partnership** ®
   a) Prohibited Transaction Rules
   b) IRC and ERISA prohibited transaction
   c) Disqualified "persons", the 50% rule
   d) LLCs and FLP are not disqualified "persons" when setup correctly
   e) Potential problems when using LLCs or FLPs as investments in IRA or qualified plans.

8) IRAs
   a) Using a QPIP to purchase insurance with IRA assets
   b) The "Plan Asset Rule" and its application to an IRA's investments in a LLC
   c) Why the Plan Asset Rule should not be applicable to a QPIP