



**THE AMERICAN
BLUEPRINT
FOR A
MILLION-DOLLAR
RETIREMENT**

BROUGHT TO YOU BY TRIQUEST USA

The American Blueprint for a Million Dollar Retirement

We live in a country where 75% of the population earns \$75,000 per year or less, yet the financial professionals are encouraged to target those who earn upwards of \$100,000 per year or more. This is the minority not the majority of Americans. The 75% are the folks that need financial advice the most, yet they are the forgotten sector.

This sector relies mostly on advice from friends, family, the HR personal at work, or the financial entertainers they hear and see on the radio or television. This is the class of folk's professional money managers and financial planners pretty much avoid. There are not enough assets to make it worth their while to work within this segment of the market.

However, this is the sector on which I built my practice over the last fourteen years. I prefer this sector, and those I've served within this group are highly appreciative of the financial strategies they've learned. I would recommend a new agent or advisor work within this sector starting out. It will make you a better advisor because you learn how to talk to people about their assets using a simple formula that they can understand.

The assets that belong to these folks that fall within the 75th percentile normally is comprised of the following:

- Their primary residence, or their home
- Their retirement account, a 401(k), 403(b), or IRA
- Their emergency fund, usually a non-qualified savings or checking account
- A term life insurance contract or a small permanent life insurance policy

That is all; that is what they have to work with, and for most of them they have very little hope of attaining what would be classified as financial independence during retirement (being able to afford your everyday lifestyle without ever worrying about money).

I have been successful teaching the folks in this sector how to maximize their assets. I've always had one goal in mind: to increase their net worth by over a million dollars in their earning years to benefit themselves in their retirement years.

The TriQuest USA Proprietary One-on-One Calculator

Most people don't believe they can increase their net worth by a million dollars in retirement just by managing differently the assets they already have. You must show them how to do it.

I created a software program specifically for the purpose of working within this group of people. It's called the One-on-One Calculator, proprietary to TriQuest USA agents and its affiliates. With this program, it is simple to design these cases, build the illustrations, and propose your recommendations.

I will use this program to share with you how I provide options and hope to Middle American families. In the process, I'm sure you will see the possibilities of creating financial independence for yourself as well.

Here is a hypothetical set of specifications about this typical family that falls within this segment, gathered from years of experience working with them:

- Married 45-year-old couple
- Both have jobs with a combined income of \$75,000
- Their home is worth \$325,000, and it was refinanced this year with a 15-year mortgage (They may have a 30-year mortgage, but for the sake of the illustration, I will use a 15-year).
- The new mortgage is for \$250,000, and they aspire to pay the house off by their 60th birthday
- Their monthly payment is \$1,750
- The husband has a 401(k) he funds with \$5,000 per year; the employer matches \$2,500
- The husband has a \$250k term life insurance policy on himself
- They have saved \$30,000 in a savings account; they fund it with \$2,000 per year.

Now let me show you how this Middle American family can maximize these modest assets they've worked so hard to acquire.

The Mortgage Money Move

Let's start with the house. Most people believe if they pay off their house during their earning years, they will not have to be worried about making a mortgage payment during their retirement years. This is a good plan on paper or in their head, but it rarely is the best way for the average American household to manage their primary residence.

The two financial rules I teach my clients to follow when making financial decisions is

#1 – Always protect your Capital

#2 – Manage your cash flow

This first illustration shows the difference in cash flow between the current mortgage payment using a 15-year mortgage versus the payment on a 30-year mortgage. The difference in the cash flow is \$7,413 per year:

ILLUSTRATION #1

Property: Home		Fair Market Value: \$325,000.00	
Current Mortgage		Refinance Mortgage	
1st Mortgage		New Mortgage	
Start Date:	10/10/2016	Type:	Fixed
Type:	Fixed	LTV:	77%
1st Loan Amount:	\$250,000.00		\$250,250.00
Interest Rate:	3.125%	Interest Rate:	3.500%
Number of Years:	15	Number of Years:	30
Current Payment:	\$1,741.52	Payment:	\$1,123.73
Extra Mthly Pmt:	\$0.00		
Extra Pmt Start:			
2nd Mortgage		New 2nd Mortgage	
Start Date:		Type:	None
Type:		LTV:	0%
2nd Loan Amount:	\$0.00		\$0.00
Interest Rate:	0.000%	Interest Rate:	0.000%
Number of Years:	0	Number of Years:	0
Current Payment:	\$0.00	Payment:	\$0.00
Extra Mthly Pmt:	\$0.00		
Extra Pmt Start:			
Taxes & Insurance:	\$0.00	Taxes & Insurance:	\$0.00
Tot Current Pmt:	\$1,741.52	Tot New Pmt:	\$1,123.73
		Mortgage Differential	
		Current Annual Mortgage Interest:	\$7,588.87
		New Annual Mortgage Interest:	\$8,668.19
		Increase / Decrease Mortgage Interest:	\$1,079.32
		Annual Tax Ded. Diff.	\$226.66
		Current Annual Mortgage Payment:	\$20,898.24
		Proposed Annual Mortgage Payment:	\$13,484.76
		Annual Payment Diff.:	(\$7,413.48)
		Pay-Off:	\$248,909.52
		Est. Closing Cost:	0.000%
			\$0.00
		Equity at Refi:	\$1,340.48
		Future Value	<input checked="" type="checkbox"/> Future Value
		Year: 15	Ann App: 2.000%
		Future Value:	\$437,407.21
		Mortgage Bal:	\$157,191.46
		Avail Equity:	\$280,215.75
		<input type="checkbox"/> Include Tax Ded. <input type="checkbox"/> Override Pay-Off Amt.	
		<input type="checkbox"/> It is recommended that tax advisors be consulted regarding the qualifications of any tax deductions.	
		<input checked="" type="button" value="OK"/>	
		<input type="button" value="Cancel"/>	

By opening up more cash, you have followed rule #2. The family has more cash per month to work with.

But you can also use this mortgage move to follow rule #1: always protect your capital. By extending the mortgage to 30 years instead of 15, the family reduces the annual amount of principal payments going into a piece of real estate. This extra money (the \$7,413 per year difference) can be placed into an alternative account like an Index UL. An IUL protects the capital (thus satisfying rule #1). An IUL also has the added bonus of creating a rate-of-return on the capital unlike equity inside of a home, which does not earn a rate-of-return.

This is just one of several different ways to optimize this couple’s real estate. If the couple already is in a 30-year mortgage, they can move into an interest-only mortgage, for example, and accomplish similar results.

The Qualified Plan Money Move

Let’s look at the 401(k). The husband is saving \$5,000 per year in his 401(k); \$2,500 of the \$5,000 is matched dollar-for-dollar by his employer; the other \$2,500 is not matched.

Lastly, the couple is saving \$2,000 per year in an emergency fund that has a balance of \$30,000.

In the One-on-One calculator consultation software, I am able to look at the client’s current financial picture and project what the future would look like if they keep doing what they are doing. In this couple’s case, if they retired at 65 and

wanted to maintain the same lifestyle in retirement that they enjoy today, they would exhaust their future savings in year 29 at the husband's 74th birthday. Here's how that looks:

ILLUSTRATION #2

Current Age:

Beginning Bal:

Add Contrib:

Add Years:

ROR:

COLA: COLA

Tax Deferred Acct.

Gross Withdrawal:

Withdrawal Start Year:

Withdrawal Ending Year: To Life Exp

Effective Tax Rate:

Taxable Acct

Current Age:

Retirement Age:

Inflation Rate: Inflation Factor

Current Gross Earnings:

Future Earnings:

Soc Sec Pensions & Savings:

Gross Income Needed:

Mortgage/Other Payment: End Yr: Apply

Cli Age	Yr	Mtg Pmt	Acct Actvty	Acct + Mtg	Gross W/D	Net W/D	Cred Int	Tax Def Acct Val	Tax	Cum Tax
60	15		\$9,500	\$9,500			\$13,150	\$341,909		
61	16		\$9,500	\$9,500			\$14,056	\$365,465		
62	17		\$9,500	\$9,500			\$14,999	\$389,963		
63	18		\$9,500	\$9,500			\$15,979	\$415,442		
64	19		\$9,500	\$9,500			\$16,998	\$441,940		
65	20		\$9,500	\$9,500			\$18,058	\$469,497		
66	21		\$9,500	\$9,500			\$19,160	\$498,157		
67	22				\$71,845	\$53,884	\$17,052	\$443,365	\$17,961	\$17,961
68	23				\$71,845	\$53,884	\$14,861	\$386,380	\$17,961	\$35,923
69	24				\$71,845	\$53,884	\$12,581	\$327,117	\$17,961	\$53,884
70	25				\$71,845	\$53,884	\$10,211	\$265,483	\$17,961	\$71,845
71	26				\$71,845	\$53,884	\$7,746	\$201,383	\$17,961	\$89,806
72	27				\$71,845	\$53,884	\$5,182	\$134,720	\$17,961	\$107,768
73	28				\$71,845	\$53,884	\$2,515	\$65,390	\$17,961	\$125,729
74	29				\$65,390	\$49,042			\$16,347	\$142,076
75	30									\$142,076
76	31									\$142,076
77	32									\$142,076
78	33									\$142,076

This is very real to Middle America. According to a BankRate survey, people heading into retirement fear running out of money only slightly less than they fear high medical costs.¹

This next illustration is a screen shot of how much this family could have annually to fund an Index UL. Take the increased cash flow from the 30-year mortgage payment and put the annual \$7,413 in savings away for the next 20 years. Stop saving the additional \$2,500 in the 401(k) that is not matched by the employer and put that in the IUL. Then stop saving the \$2,000 per year in a bank's taxable account that is earning very little interest and put this with the rest of the money in the IUL.

You can see this screen brings all the sources of funds (\$11,388 per year) to a single page to help clients better understand where the annual premiums are coming from:

ILLUSTRATION #3

ANNUAL BREAKDOWN OF CONTRIBUTIONS & SOURCES

Annual Premium: 0

# of Years	AGE	45	46	47	48	49	50	51	52	53	54	55	Save	
	CALENDAR YEAR	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		Recalc
	YEAR #	1	2	3	4	5	6	7	8	9	10	11		
0	Real Estate Equity												Mortgage Master	
11	Mortgage Master	\$7,413	\$7,413	\$7,413	\$7,413	\$7,413	\$7,413	\$7,413	\$7,413	\$7,413	\$7,413	\$7,413		
0	Excess House Payments													
11	Qualified Plan Contribution	\$1,975	\$1,975	\$1,975	\$1,975	\$1,975	\$1,975	\$1,975	\$1,975	\$1,975	\$1,975	\$1,975	Qualified Plan	
0	Roll-Out Qualified Plan													
0	Non-Qualified Assets												Tax Master	
11	Annual Savings	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000		
0	1035 Exchange												Life Insurance	
0	Life Policy Premiums													
0	Discretionary Income												Wealth Accelerator	
0	Paid off Loans													
0	Loan Payments Saved													
0	Prem Side Fund Interest													
0	Misc													
	TOTALS	\$11,388	\$11,388	\$11,388	\$11,388	\$11,388	\$11,388	\$11,388	\$11,388	\$11,388	\$11,388	\$11,388		
	7 Pay Test Maximums	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
	Guideline Single Premium	\$125,268												

Next is a screen shot of the IUL being funded from the client's source of funds each year until they are scheduled to retire at age 67. Keep in mind, we have not changed the client's cash flow at all to fund this contract for 21 years:

ILLUSTRATION #4

Values										
Age	Duration	Premium Outlay	Net Distributions	Index / Loan	Interest Bonus Credit	Total Policy Charges	Total Loan Charges	Accumulation Value	Cash Value	Death Benefit
46	1	\$11,388	\$0	\$685	\$0	\$2,374	\$0	\$9,700	\$2,721	\$249,775
47	2	\$11,388	\$0	\$1,364	\$0	\$2,379	\$0	\$20,073	\$13,192	\$260,148
48	3	\$11,388	\$0	\$2,090	\$0	\$2,379	\$0	\$31,172	\$24,394	\$271,247
49	4	\$11,388	\$0	\$2,867	\$0	\$2,375	\$0	\$43,052	\$36,382	\$283,127
50	5	\$11,388	\$0	\$3,699	\$0	\$2,375	\$0	\$55,763	\$49,204	\$295,838
51	6	\$11,388	\$0	\$4,589	\$0	\$2,378	\$0	\$69,362	\$62,916	\$309,437
52	7	\$11,388	\$0	\$5,540	\$0	\$2,381	\$0	\$83,909	\$78,752	\$323,984
53	8	\$11,388	\$0	\$6,558	\$0	\$2,385	\$0	\$99,471	\$95,603	\$339,546
54	9	\$11,388	\$0	\$7,648	\$0	\$2,387	\$0	\$116,120	\$113,541	\$356,195
55	10	\$11,388	\$0	\$8,813	\$0	\$2,387	\$0	\$133,934	\$132,645	\$374,009
56	11	\$11,388	\$0	\$10,101	\$1,443	\$1,308	\$0	\$155,558	\$155,558	\$395,633
57	12	\$11,388	\$0	\$11,612	\$1,659	\$1,371	\$0	\$178,846	\$178,846	\$418,921
58	13	\$11,388	\$0	\$13,240	\$1,891	\$1,443	\$0	\$203,922	\$203,922	\$443,997
59	14	\$11,388	\$0	\$14,992	\$2,142	\$1,523	\$0	\$230,920	\$230,920	\$470,995
60	15	\$11,388	\$0	\$16,879	\$2,411	\$1,610	\$0	\$259,987	\$259,987	\$500,062
61	16	\$11,388	\$0	\$18,910	\$2,701	\$1,707	\$0	\$291,279	\$291,279	\$531,354
62	17	\$11,388	\$0	\$21,096	\$3,014	\$1,807	\$0	\$324,970	\$324,970	\$565,045
63	18	\$11,388	\$0	\$23,450	\$3,350	\$1,916	\$0	\$361,243	\$361,243	\$601,318
64	19	\$11,388	\$0	\$25,985	\$3,712	\$2,034	\$0	\$400,294	\$400,294	\$640,369
65	20	\$11,388	\$0	\$28,714	\$4,102	\$2,161	\$0	\$442,336	\$442,336	\$682,411
66	21	\$11,388	\$0	\$31,651	\$4,522	\$2,309	\$0	\$487,588	\$487,588	\$727,663
67	22	\$0	\$0	\$34,077	\$4,868	\$1,418	\$0	\$525,115	\$525,115	\$624,887
68	23	\$0	\$0	\$36,703	\$5,243	\$1,441	\$0	\$565,621	\$565,621	\$667,433
69	24	\$0	\$0	\$39,538	\$5,648	\$1,473	\$0	\$609,334	\$609,334	\$712,921
70	25	\$0	\$0	\$42,596	\$6,085	\$1,518	\$0	\$656,497	\$656,497	\$761,536
71	26	\$0	\$0	\$45,895	\$6,556	\$1,572	\$0	\$707,376	\$707,376	\$813,483
72	27	\$0	\$39,000	\$49,049	\$7,066	\$1,519	\$1,950	\$761,972	\$721,022	\$820,078
73	28	\$0	\$53,844	\$52,289	\$7,612	\$1,411	\$4,740	\$820,462	\$720,928	\$811,179
74	29	\$0	\$54,921	\$55,763	\$8,198	\$1,256	\$7,723	\$883,167	\$720,989	\$800,474
75	30	\$0	\$56,019	\$59,490	\$8,826	\$1,065	\$10,910	\$950,418	\$721,311	\$787,841
76	31	\$0	\$57,140	\$63,492	\$9,500	\$830	\$14,312	\$1,022,580	\$722,021	\$773,150
77	32	\$0	\$58,282	\$67,776	\$10,166	\$979	\$17,942	\$1,099,543	\$722,760	\$777,737
78	33	\$0	\$59,448	\$72,344	\$10,852	\$1,157	\$21,812	\$1,181,580	\$723,538	\$782,617
79	34	\$0	\$60,637	\$77,213	\$11,582	\$1,367	\$25,934	\$1,269,008	\$724,394	\$787,845
80	35	\$0	\$61,850	\$82,401	\$12,360	\$1,622	\$30,323	\$1,362,148	\$725,361	\$793,468
81	36	\$0	\$63,087	\$87,928	\$13,189	\$1,938	\$34,994	\$1,461,327	\$726,460	\$799,526
82	37	\$0	\$64,349	\$93,811	\$14,072	\$2,382	\$39,961	\$1,566,827	\$727,651	\$805,992
83	38	\$0	\$65,636	\$100,066	\$15,010	\$2,941	\$45,241	\$1,678,962	\$728,909	\$812,857

This last illustration is the consolidation page on the One-on-One calculator that brings it all together. On the left is a snap shot of the client’s current financial plan and when it runs out. On the right side of the page is the new plan using the IUL to supplement the client’s retirement income after they dissipate their life savings. Please notice the IUL supplemental income is increasing each year. I used an inflation rate of 2% to bump up the annual income each year:

ILLUSTRATION #5

File The IUL Concept Client Info Money Moves Calculators Utilities

Current Present Position Plan							Future Position and Index Life Distribution Plan								
Client			Age	Out of Money Year		Starting Year	Ending Year	Increase in Income	Death Benefit	Total					
Training_Mort Master_30 Yr Basic			45	29		29	45	\$1,050,039	\$859,967	\$1,910,006					
Yr	Age	Sps	Gross Ann Inc	Tax Liability	Net Ann Inc	Ret Sav Acct Val	Yr	Age	Sps	Gross Ann Inc	Tax Liability	Net Ann Inc	Ann Dist LI	IUL Surr Val	Death Benefit
21	66	21				\$498,157	21	66	21					\$487,588	\$727,663
22	67	22	\$71,845	\$17,961	\$53,884	\$443,365	22	67	22	\$71,845	\$17,961	\$53,884		\$525,115	\$624,887
23	68	23	\$71,845	\$17,961	\$53,884	\$386,380	23	68	23	\$71,845	\$17,961	\$53,884		\$565,621	\$667,433
24	69	24	\$71,845	\$17,961	\$53,884	\$327,117	24	69	24	\$71,845	\$17,961	\$53,884		\$609,334	\$712,921
25	70	25	\$71,845	\$17,961	\$53,884	\$265,483	25	70	25	\$71,845	\$17,961	\$53,884		\$656,497	\$761,536
26	71	26	\$71,845	\$17,961	\$53,884	\$201,383	26	71	26	\$71,845	\$17,961	\$53,884		\$707,376	\$813,483
27	72	27	\$71,845	\$17,961	\$53,884	\$134,720	27	72	27	\$19,353	\$4,838	\$14,514	\$39,000	\$721,022	\$820,078
28	73	28	\$71,845	\$17,961	\$53,884	\$65,390	28	73	28				\$53,844	\$720,928	\$811,179
29	74	29	\$65,390	\$16,347	\$49,042		29	74	29				\$54,921	\$720,989	\$800,474
30	75	30					30	75	30				\$56,019	\$721,311	\$787,841
31	76	31					31	76	31				\$57,140	\$722,021	\$773,150
32	77	32					32	77	32				\$58,282	\$722,760	\$777,737
33	78	33					33	78	33				\$59,448	\$723,538	\$782,617
34	79	34					34	79	34				\$60,637	\$724,394	\$787,845
35	80	35					35	80	35				\$61,850	\$725,361	\$793,468
36	81	36					36	81	36				\$63,087	\$726,460	\$799,526
37	82	37					37	82	37				\$64,349	\$727,651	\$805,992
38	83	38					38	83	38				\$65,636	\$728,909	\$812,857
39	84	39					39	84	39				\$66,948	\$730,184	\$820,086
40	85	40					40	85	40				\$68,287	\$731,331	\$827,545
41	86	41					41	86	41				\$69,653	\$732,060	\$834,950
42	87	42					42	87	42				\$71,046	\$732,249	\$842,192
43	88	43					43	88	43				\$72,467	\$731,631	\$849,015
44	89	44					44	89	44				\$73,916	\$729,856	\$855,071
45	90	45					45	90	45				\$75,395	\$726,524	\$859,967
46	91	46					46	91	46				\$76,902	\$721,176	\$863,244
Totals:			\$568,305	\$142,074	\$426,230		Totals:			\$378,578	\$94,643	\$283,934	\$4,311,716	\$4,595,650	

By simply moving some funds around to max fund an Index UL contract for this family, I was able to double the death benefit they have on the husband, create a cash reserve account that is liquid and can be used when needed, and is protected from creditors. There is no future tax risk and no market risk.

The policy allows the client to become financially independent during their retirement years, because this strategy has added an additional \$1 million dollars to their income stream during their retirement years. On top of all these living benefits, it also creates a legacy for the next generation of \$850,000 at life expectancy.

Think about how many families you could help by analyzing their financials as I just illustrated, restructure how they are currently managing those few assets, and increase their net worth by at least a million dollars by retirement. I can assure you, there are several hundred million people that need you to do just that in America. The problem is there isn't enough agents or advisors to serve this large market. The good news is there are only a very few that even care to work in this sector of the market, so you basically have it all to yourself!

Remember, because you have received this white paper, you have opted into our system. TriQuest USA or one of our affiliate FMOs will be contacting you shortly.



By working with the TriQuest USA team, you will learn how to maximize the benefits of IUL and serve this incredibly large market effectively. You will have access to the tools specifically created to use Index Universal Life products to design these types of cases. My goal is to have a national team to go out and help as many of these families as we possibly can. By doing so, you can change *your* financial future forever. Remember what Zig Zigler said, “*You can get everything in life you want if you will just help enough people get what they want.*”

ⁱ Shevna Steiner. “Americans racked by retirement fears.” <http://www.bankrate.com/finance/retirement/survey-americans-racked-by-retirement-fears.aspx>