

Welcome!



Coastal Insurance Consulting, LLC
A Simplicity Company



Frank McVeigh- CIC Brokerage Manager

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About CIC

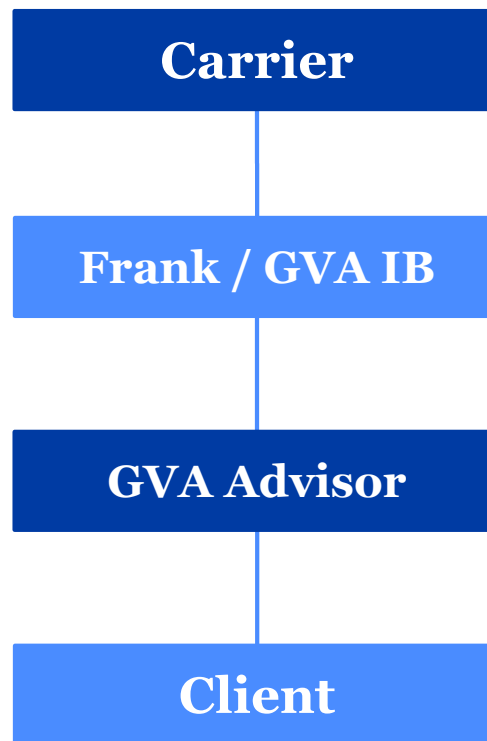


- Insurance BGA located in Malvern PA, founded in 2013
- Joined Simplicity Group in September 2022
- Life Insurance, Annuities, LTC, and Disability Income
- Representing 50+ carriers

Core Carriers



Doing Business with GVA IB



Doing Business with GVA IB

New Case Design

- Needs analysis
- Purpose of insurance
- Pre-screen underwriting
- Illustrations

Contracting & Applications

- SureLC Contracting
- Electronic app via
CIC/GVA IB website

Underwriting & Case Management

- Dedicated CIC case manager
- Carrier u/w relationships

Delivery & Commissions

- Policy Delivery through I-GO
- Comp paid through Advisor BOB

Marketing Resources

Proven Prospecting Programs



Maximizing
Social Security



Tax-Free
Retirement



The Truth About
Annuities



Principles of
Retirement Planning

Taming a Bear Market

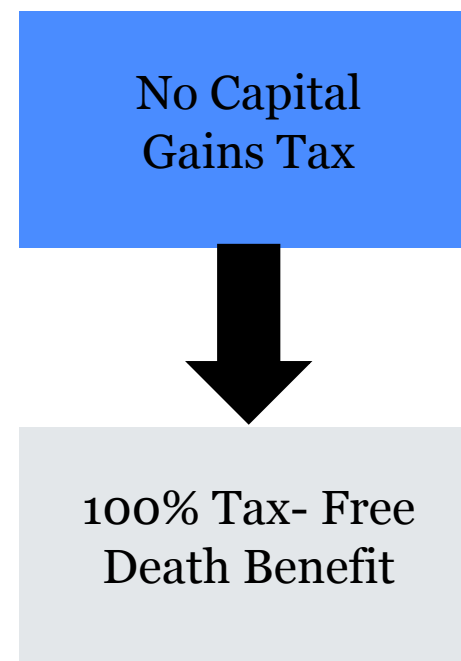
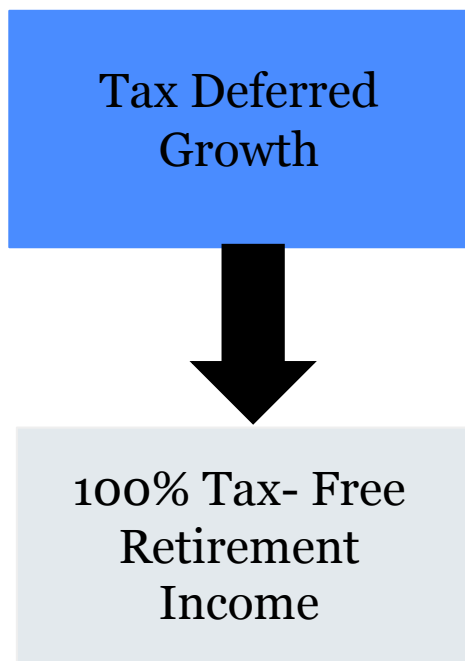


Sequence of Returns



DECUMULATION STAGE - INCOME TAKEN						
Scenario 1: Order 1			Scenario 2: Reverse of Order 1			
	Hypothetical Annual Return	Investment	Income		Hypothetical Annual Return	Investment
		\$1,000,000				\$1,000,000
1	10.0%	\$1,028,500	\$65,000	25	-7.0%	\$869,550
2	9.0%	\$1,050,215	\$65,000	24	-12.0%	\$708,004
3	-6.0%	\$926,102	\$65,000	23	5.0%	\$675,154
4	12.0%	\$964,434	\$65,000	22	-2.0%	\$597,951
5	25.0%	\$1,124,293	\$65,000	21	5.0%	\$559,599
6	7.0%	\$1,133,443	\$65,000	20	12.0%	\$553,951
7	-3.0%	\$1,036,390	\$65,000	19	9.0%	\$532,956
8	9.0%	\$1,058,815	\$65,000	18	17.0%	\$547,509
9	10.0%	\$1,093,197	\$65,000	17	12.0%	\$540,410
10	-7.0%	\$956,223	\$65,000	16	9.0%	\$518,196
11	6.0%	\$944,696	\$65,000	15	-5.0%	\$430,537
12	23.0%	\$1,082,027	\$65,000	14	7.0%	\$391,124
13	12.0%	\$1,139,070	\$65,000	13	12.0%	\$365,259
14	7.0%	\$1,149,255	\$65,000	12	23.0%	\$369,319
15	-5.0%	\$1,030,042	\$65,000	11	6.0%	\$322,578
16	9.0%	\$1,051,896	\$65,000	10	-7.0%	\$239,547
17	12.0%	\$1,105,323	\$65,000	9	10.0%	\$192,002
18	17.0%	\$1,217,178	\$65,000	8	9.0%	\$138,432
19	9.0%	\$1,255,874	\$65,000	7	-3.0%	\$71,229
20	12.0%	\$1,333,779	\$65,000	6	7.0%	\$6,665
21	5.0%	\$1,332,218	\$65,000	5	25.0%	\$0
22	-2.0%	\$1,241,874	\$65,000	4	12.0%	\$0
23	5.0%	\$1,235,717	\$65,000	3	-6.0%	\$0
24	-12.0%	\$1,030,231	\$65,000	2	9.0%	\$0
25	-7.0%	\$897,665	\$65,000	1	10.0%	\$0

Whole Life Insurance - Non Correlated Asset Class



Life Insurance - Alternative Investment

Case Study: Taming Bear Markets in Retirement

Male 45, Preferred Best non tob.

- Contributing \$30,000 annually for 10 years
- Mass Mutual 10 pay Whole Life
- Current Dividend rate = 6.00%

Fast Forward 20 Years

- Mr. Client is 65 years old
- \$2,000,000 retirement portfolio
- Target retirement income = \$2,500,000
- Income years = 25
- 30% tax bracket

WITHOUT LIFE INSURANCE

WITH LIFE INSURANCE

Yr	Age	Year	S&P 500	Gross Retirement Income Year Begin	Retirement Portfolio			Non-Guaranteed Life Insurance Values**						
					Portfolio Value Begin Year	After-Tax Retirement Income Begin Year	Portfolio Value End Year*	Portfolio Value Begin Year	After-Tax Retirement Income Begin Year	Portfolio Value End Year*	Annual Policy Income ⁵	Net Cash Value End Year	Net Death Benefit End Year	Amount of Portfolio Protection from Insurance ⁶
20	65					\$2,462,195		-	\$2,000,000	-	\$531,782	\$765,870	-\$462,195	
21	66	1998	26.67%	\$142,857	\$2,462,195	\$100,000	\$2,937,905	\$2,000,000	\$100,000	\$2,352,443	-	\$560,171	\$794,569	-\$585,462
22	67	1999	19.53%	\$142,857	\$2,937,905	\$100,000	\$3,340,921	\$2,352,443	\$100,000	\$2,641,118	-	\$589,945	\$824,361	-\$699,803
23	68	2000	-10.14%	\$142,857	\$3,340,921	\$100,000	\$2,873,780	\$2,641,118	-	\$2,373,309	\$100,000	\$516,027	\$710,487	-\$500,472
24	69	2001	-13.04%	\$142,857	\$2,873,780	\$100,000	\$2,374,811	\$2,373,309	-	\$2,063,829	\$100,000	\$438,239	\$594,650	-\$310,982
25	70	2002	-23.37%	\$142,857	\$2,374,811	\$100,000	\$1,710,346	\$2,063,829	-	\$1,581,512	\$100,000	\$356,409	\$476,712	-\$128,834
26	71	2003	26.38%	\$142,857	\$1,710,346	\$100,000	\$1,980,993	\$1,581,512	\$100,000	\$1,818,173	-	\$375,448	\$495,138	-\$162,820
27	72	2004	8.99%	\$142,857	\$1,980,993	\$100,000	\$2,003,385	\$1,818,173	\$100,000	\$1,825,927	-	\$395,411	\$514,303	-\$177,458
28	73	2005	3.00%	\$142,857	\$2,003,385	\$100,000	\$1,916,343	\$1,825,927	\$100,000	\$1,733,562	-	\$416,326	\$534,238	-\$182,782
29	74	2006	13.62%	\$142,857	\$1,916,343	\$100,000	\$2,015,035	\$1,733,562	\$100,000	\$1,807,359	-	\$438,208	\$554,974	-\$207,677
30	75	2007	3.53%	\$142,857	\$2,015,035	\$100,000	\$1,938,266	\$1,807,359	\$100,000	\$1,723,259	-	\$461,093	\$576,554	-\$215,008
31	76	2008	-38.49%	\$142,857	\$1,938,266	\$100,000	\$1,104,356	\$1,723,259	-	\$1,059,976	\$100,000	\$379,734	\$493,709	-\$44,380
32	77	2009	23.45%	\$142,857	\$1,104,356	\$100,000	\$1,186,971	\$1,059,976	\$100,000	\$1,132,184	-	\$399,159	\$511,467	-\$54,787
33	78	2010	12.78%	\$142,857	\$1,186,971	\$100,000	\$1,177,551	\$1,132,184	\$100,000	\$1,115,763	-	\$419,406	\$529,840	-\$61,789
34	79	2011	0.00%	\$142,857	\$1,177,551	\$100,000	\$1,034,694	\$1,115,763	\$100,000	\$972,906	-	\$440,485	\$548,819	-\$61,789
35	80	2012	13.41%	\$142,857	\$1,034,694	\$100,000	\$1,011,433	\$972,906	\$100,000	\$941,358	-	\$462,409	\$568,412	-\$70,074
36	81	2013	29.60%	\$142,857	\$1,011,433	\$100,000	\$1,125,674	\$941,358	\$100,000	\$1,034,858	-	\$485,174	\$588,632	-\$90,816
37	82	2014	11.39%	\$142,857	\$1,125,674	\$100,000	\$1,094,760	\$1,034,858	\$100,000	\$993,600	-	\$508,786	\$609,487	-\$101,160
38	83	2015	-0.73%	\$142,857	\$1,094,760	\$100,000	\$944,954	\$993,600	-	\$986,346	\$100,000	\$427,965	\$525,686	\$41,392
39	84	2016	9.54%	\$142,857	\$944,954	\$100,000	\$878,617	\$986,346	\$100,000	\$923,958	-	\$447,707	\$542,319	\$45,341
40	85	2017	19.42%	\$142,857	\$878,617	\$100,000	\$878,645	\$923,958	\$100,000	\$932,791	-	\$467,987	\$559,391	\$54,146
41	86	2018	-6.24%	\$142,857	\$878,645	\$100,000	\$689,875	\$932,791	-	\$874,585	\$100,000	\$383,458	\$471,604	\$184,710
42	87	2019	28.88%	\$142,857	\$689,875	\$100,000	\$704,997	\$874,585	\$100,000	\$943,051	-	\$399,062	\$483,970	\$238,054
43	88	2020	16.26%	\$142,857	\$704,997	\$100,000	\$653,543	\$943,051	\$100,000	\$930,306	-	\$414,695	\$496,422	\$276,762
44	89	2021	26.89%	\$142,857	\$653,543	\$100,000	\$648,010	\$930,306	\$100,000	\$999,193	-	\$430,253	\$508,909	\$351,183
45	90	2022	-16.25%	\$142,857	\$648,010	\$100,000	\$423,066	\$999,193	-	\$836,825	\$100,000	\$340,354	\$416,071	\$413,759

* The Without Insurance Includes the Premium Savings. Prior to Retirement these premiums are saved at 3.00%



Yr	Age	W/O LI				WITH LIFE INSURANCE	
		Year	S&P 500	Portfolio Value End Year*	Combined		
					Retirement Portfolio + Net Cash Value End Year	Retirement Portfolio + Net Death Benefit End Year	
20	65			\$2,462,195		\$2,531,782	\$2,765,870
21	66	1998	26.67%	\$2,937,905		\$2,912,614	\$3,147,012
22	67	1999	19.53%	\$3,340,921		\$3,231,064	\$3,465,479
23	68	2000	-10.14%	\$2,873,780		\$2,889,336	\$3,083,796
24	69	2001	-13.04%	\$2,374,811		\$2,502,068	\$2,658,479
25	70	2002	-23.37%	\$1,710,346		\$1,937,921	\$2,058,224
26	71	2003	26.38%	\$1,980,993		\$2,193,621	\$2,313,311
27	72	2004	8.99%	\$2,003,385		\$2,221,338	\$2,340,229
28	73	2005	3.00%	\$1,916,343		\$2,149,888	\$2,267,799
29	74	2006	13.62%	\$2,015,035		\$2,245,566	\$2,362,333
30	75	2007	3.53%	\$1,938,266		\$2,184,352	\$2,299,813
31	76	2008	-38.49%	\$1,104,356		\$1,439,710	\$1,553,686
32	77	2009	23.45%	\$1,186,971		\$1,531,343	\$1,643,650
33	78	2010	12.78%	\$1,177,551		\$1,535,169	\$1,645,603
34	79	2011	0.00%	\$1,034,694		\$1,413,391	\$1,521,725
35	80	2012	13.41%	\$1,011,433		\$1,403,768	\$1,509,770
36	81	2013	29.60%	\$1,125,674		\$1,520,032	\$1,623,490
37	82	2014	11.39%	\$1,094,760		\$1,502,386	\$1,603,086
38	83	2015	-0.73%	\$944,954		\$1,414,312	\$1,512,033
39	84	2016	9.54%	\$878,617		\$1,371,665	\$1,466,278
40	85	2017	19.42%	\$878,645		\$1,400,778	\$1,492,182
41	86	2018	-6.24%	\$689,875		\$1,258,043	\$1,346,189
42	87	2019	28.88%	\$704,997		\$1,342,113	\$1,427,021
43	88	2020	16.26%	\$653,543		\$1,345,001	\$1,426,727
44	89	2021	26.89%	\$648,010		\$1,429,446	\$1,508,103
45	90	2022	-16.25%	\$423,066		\$1,177,178	\$1,252,896

Summary

Summary of Results at End of Distribution Period (Age 90)

Hypothetical Retirement Portfolio	\$2,000,000	
Retirement Age	65	(Non-Qualified Plan Account)
Target Retirement Income	\$142,857 / year	
Income Years	25	

DECUMULATION STAGE - INCOME TAKEN – ORDER 1

	WITHOUT LIFE INSURANCE	WITH INSURANCE
Target Net Retirement Income	\$2,499,998	\$2,499,998
Net Income from Portfolio @30.00%	\$2,499,998	\$1,799,998
Net Income from Insurance ¹	N/A	\$700,000
Total Net Income Taken	\$2,499,998	\$2,499,998
Portfolio Value at End of Distribution Period (Age 89)*	\$423,066	\$836,825
Amount of Portfolio Protection from Insurance⁴		\$413,759



Thank you! Questions?

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