

- defer investment portfolio gains from current period taxation
- allocate investment portfolio values to any of the registered and non-registered investment funds made available by the insurance company
- avoid required distributions until the owner's age 95 or 100 (at which time the distributions can be taken over a 30 year period of time)
- eliminate the taxes on investment gains altogether if a private foundation or public charity is named as the beneficiary. This beneficiary designation is completely revocable and can be adjusted at any time.

Brian

---

**Brian Gartner**  
**Winged Keel Group, Inc.**



Please note that the information provided is given with the understanding that Winged Keel Group, Inc. does not engage in the practice of law or accounting, or give legal, accounting, tax, or actuarial advice. You are advised to seek counsel in these areas from your appropriate advisors.

CONFIDENTIALITY NOTICE: This transmission may contain confidential information intended only for the use of the intended recipient(s). If you are not an intended recipient, please notify the sender immediately and delete this message from your system.

*Securities offered through M Holdings Securities, Inc., a Registered Broker/Dealer, Member FINRA/SIPC.*

*Winged Keel Group is independently owned and operated.*