

MASTER LIST OF LEAP STRATEGIES & MOVES

The following is a list of the authorized Leap strategies and moves. Any other strategy or move that do not appear on this list are not authorized or certified. Furthermore, your insurance company home office may restrict use of one or more of these Leap strategies or moves.

Strategy/Move		Description
1	Taxable Compound Interest Move (S1, S2, S3, S5 & S6)	Moving interest out of a taxable savings vehicle to flatten the interest and the tax to reallocate the tax savings into the model
2	Interest Pay-down Move (S1, S2, S3, S5 & S6)	Moving a level amount of interest and principal from a savings vehicle over a specified time frame and reallocating it to the model
3	New Money Interest Move (S1, S2, S3, S5 & S6)	Stopping new deposits into a taxable savings vehicle for a reallocation into the model
4	Series E/EE Bond New Money Move (S4)	Stopping the purchase of Series E U.S. Savings Bonds to reallocate cash flow into the model
5	Series E/EE Bond Phantom Income Move (S4)	Explaining that interest is not “earned” or available is it is only accrued
6	New Money Tax Deferred Move (S7)	Stopping new deposits into a non-qualified tax-deferred asset, such as an annuity, and reallocate it into the model
7	New Money Roth IRA Move (S8)	Stopping money from being deposited into a Roth IRA for reallocation into the model
8	Pay-Down 72(q) on Tax Deferred Move (S7)	Moving money out of a non-qualified tax-deferred annuity on a systematic basis to avoid tax penalties prior to age 59½ May not be used with investment products
9	Pay-Down Roth IRA After Age 59½ Move (S8)	Withdrawing tax-free money from a Roth IRA over a specified time frame May not be used with investment products
10	Qualified Plan New Money Delay Move (S9)	Delaying the funding of a qualified plan for two or three years to reallocate cash flow into the model
11	Qualified Plan 72(t) Move (S9)	Moving money out of a Traditional IRA on a systematic basis to avoid tax penalties prior to age 59½ May not be used with investment products

Strategy/Move		Description
12	Qualified Plan Life Insurance Protector Move (P9)	Explaining how life insurance protects the qualified plans from being eroded by income and estate taxes at death
13	Government Bond Interest Move (G1)	Moving interest from a government bond to flatten interest and reallocate the tax savings into the model
14	Phantom Income Move (G1)	Explaining that interest is not “earned” or available since it is only accrued, such as in Zero Coupon Bonds
15	Corporate Bond Interest Move (G2)	Moving interest out of a corporate bond to flatten interest and reallocate into the model
16	Municipal Bond Interest Move (G3)	Moving interest out of a municipal bond to flatten interest and reallocate into the model
17	Dividend Income Move (G4, G5 & G6)	Reallocating dividends for use somewhere else in the model
18	New Money Growth Move (G1, G2, G3, G4, G5 & G6)	Stopping new money deposits into growth-oriented financial assets and reallocate into the model
19	College Funding Move (LEAP Model™)	Using life insurance as a vehicle to pay for some or all of college funding to avoid opportunity costs associated with paying “out of pocket”
20	Retirement Strategy Move (LEAP Model™)	Using life insurance as a vehicle to increase the efficiency on non-retirement account assets in order to increase projected income and benefits
21	Life Insurance Protector Move (P9)	Explaining how life insurance protects any asset from being eroded by income and estate taxes at death
22	Intra-Family Life Insurance Move (P9)	Using preferred funding sources from family members to pay for life insurance premiums
23	Net Rental Income Move (G8)	Using net rental income to be reallocated someplace else in the model
24	Same Mortgage Extension Refi-Move (G8 & Debt)	Refinancing a mortgage from a shorter to longer timeframes
25	Same Mortgage Rate Reduction Refi-Move (G8 & Debt)	Refinancing a mortgage from a higher to lower interest rate
26	New Money Prepay Mortgage Move (G8)	Stop the prepayment of mortgage payments and reallocate cash flow recovered into the model

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27	Net Income Move (G9)	Using net income from businesses and other tax “shelters” to be reallocated into the model
28	Tax Deductions/Credits Move (LEAP Model™)	Using cash flow created by tax deductions or credits throughout the model to reduce large, taxable transactions
29	Term Conversion Move (P9)	Convert term life insurance to some type of permanent coverage
30	Estate Tax Move (LEAP Model™ & P9)	Calculate estimated estate taxes and discuss alternative methods of payment
31	Disability Income Move (P4)	Discuss with the client their need for income protection if they were to become disabled
32	Long Term Care Move (P5)	Discuss with the client their need for protection to pay expenses if they were to lose abilities to engage in activities of daily living
33	Health Insurance Move (P5)	Discuss with the client their need for additional health insurance coverage
34	Economic Life Value Move (P9)	Discuss the amount of life insurance necessary to cover the economic life value of the insured
35	Intra-Family Move (Cash Flow Management)	Explore the resources of family members’ assets to solve client cash flow problems
36	Split Dollar Move (P9)	Explore having more than one person or entity paying the premiums for a life insurance policy
37	Survivorship Policy Conversion Move (P9)	Compare the advantages and disadvantages between single life and survivorship life policies
38	Other Retirement Income Moves	Reviewing sources of retirement income from a retirement plan or some other source
	a. Person A vs. Person B Income (Savings & Growth w/P9)	Using a permanent death benefit to allow an insured to spend more of their assets as they will be replaced at death
	b. Reverse Mortgage Income (Non-Money - Coordination - G8)	Using life insurance to help replace, to heirs, the value of a home with a reverse mortgage at the death of the insured. Reverse mortgage proceeds are to be used for retirement income only. LEAP does not allow the use of Reverse Mortgage proceeds to pay for life insurance premiums

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	c. Pension Option Alternative (S9)	Using life insurance to help replace, to a spouse, retirement income when selecting “Single Life” option
	d. Charitable Trust (P8)	Using life insurance to help replace, to heirs, the value of assets donated to a charitable trust
	e. Life Insurance Dividends (P9)	Using life insurance dividends to supplement retirement income
	f. Qualified Plan Income (S9)	Using life insurance cash value or dividends to supplement retirement income
39	Wealth Move - Split Funded Move (Money - External Design - Savings & Growth)	Using one-half of an asset for retirement income and the other half for life insurance
40	Straight Life Insurance Move (Non-Money - Internal Design - P9)	Working with the client to analyze their property and casualty insurance and discuss possible actions
41	Casualty Insurance Moves (Non-Money - Internal Design - P1, P2, and P3)	Working with the client to analyze their property and casualty insurance and discuss possible actions
42	Business Model Move (Non-Money - Coordination - LEAP Business Model™)	Use of the LEAP Business Model for business insurance purposes such as Key Employee, Buy-Sell, etc.
43	Credit Shelter Trust Move (Non-Money - Coordination - P7 & P9)	Setting up a Credit Shelter Trust, allocating ownership of assets, and purchase of a life insurance policy
44	Wills Move (Non-Money - Internal Design - P7 & P9)	Wills reviewed and drafted to coordinate with estate assets and life insurance
45	Family Limited Partnership Move (Non-Money - Internal Design - P8)	Review advantages and disadvantages of FLPs for estate planning and life insurance ownership
46	Trust Planning Move (Non-Money - Coordination - P7, P8 & P9)	Review advantages and disadvantages of various Trust types for estate planning and life insurance ownership
47	Gifting Move (Non-Money - Coordination - P7, P8 & P9)	Reviewing gifting of cash or other assets for estate tax and life insurance ownership
48	Inflation Recapture Move (Money - External Design - LEAP Model™)	Show the impact of inflation on assets and how life insurance protects the value of those assets in today’s money

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49	Lost Opportunity Cost Recapture Move (Money - External Design - LEAP Model™)	Explain LOCs to client and design a program for its recapture
50	Legacy Planning Move (Non-Money - Coordination - LEAP Model™)	Discuss with clients what they want to accomplish on this earth after they die and how to structure a plan to make that happen