



National Sales Consulting

Playbook

Timely and Tactical “Quick Hit”
Advanced Sales and Planning Ideas



Business owners

1. IRC Section 1202: A tax advantaged retirement for small business owners

The most important part of the small business life cycle is the exit strategy. Thanks to IRC Code Section 1202, entrepreneurs can sell certain types of businesses tax free. Learn how you can take those proceeds and turn them into lifetime income for your clients who are small business owners. SKU #: NSC73SALEBUSINESS



2. Help small business owners attract and retain key employees with an IRS Section 162 Bonus Plan

If you're working with small business owners who need to retain key employees who are vital to the business and in high industry demand, this is a chance to deliver valuable retirement planning without the potentially high costs or restrictions of setting up a qualified plan, SEP IRA, or nonqualified deferred compensation plan. SKU #: NSCBONUS11SI



Estate and trust planning

3. Estate planning tool: Irrevocable life insurance trusts (ILITs)

Do any of your clients have an old ILIT and they're tired of paying the premiums each year? A 1035 exchange to an annuity may be a strategy to maintain the ILIT and relieve this annual expense. SKU #: NSC80ILIT



4. Mitigate a large expense of a non-grantor irrevocable trust: taxes

Are your high-net-worth clients aware that it only takes about \$15,000 in gains inside an irrevocable trust to trigger the highest federal, state, and capital gains tax rates? An annuity can offer valuable tax-deferral while preserving the purpose and control provided for by an irrevocable trust. SKU #: NSC75TRUSTTAX



5. Multi-generational tax deferral

This innovative concept combines the estate tax mitigation power of a SLAT with the uniqueness of the pass in kind strategy to create two generations of tax deferral from a single annuity contract. SKU #: SLAT



6. Key elements of special needs trusts

A special needs trust is one of the most common types of trusts you'll encounter in your practice. Using an annuity inside a special needs trust can provide tax-efficiency while maintaining flexibility. SKU #: NSC26SNTA



Tax planning

7. Finding client assets using IRS Form 1040

IRS Form 1040 holds provides an inside look at your clients' financial situation. Let Delaware Life help you quickly uncover hidden tax traps and identify opportunities to reallocate assets into an annuity for tax efficiency. SKU #: NSC46TAXRETURN



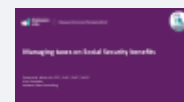
8. The power of Tax-deferral

The tax-deferral wrapper of an annuity can help your clients avoid unnecessary and unwanted tax drag. Learn how to re-allocate to an Delaware Life variable annuity to take advantage of this opportunity. SKU #: TDS50007TD



9. Managing taxes on Social Security benefits

One of the hidden tax traps in retirement surrounds the amount of taxation applied to Social Security benefits. Let Delaware Life show you strategies to manage your clients' taxable – and tax-free – income, to mitigate Social Security taxation. SKU #: NSCTXSS161FL



Planning for Qualified Assets

10. Avoiding the 10% early distribution penalty

SECURE and SECURE 2.0 provided new exceptions and new rules. Stay on top of all the exceptions for distributions from nonqualified annuities, qualified plans, and IRAs. Learn how a Delaware Life annuity provides flexibility to utilize this IRS feature while maintaining savings for future lifetime income needs. SKU #: NSCEDP160FL

11. Mega Backdoor Roth conversions for high earners

Many high-net-worth clients want to utilize the tax advantages of Roth accounts. Through a Mega Back Door Roth conversion, your clients have the potential to roll over after-tax dollars each year either in-plan or into a Roth IRA. SKU #: NSC27RCHE



12. Five quick tips on RMDs

SECURE, SECURE 2.0 and proposed regulations on SECURE have made RMDs more complicated than ever. Get up to speed on the latest changes and help your clients navigate RMDs with ease based on these five quick tips. SKU #: NSCRMD158FL

13. Three reasons to use a spousal QDRO with married couples

A unique and unconventional idea that may be applicable to any of your high-net-worth married clients. Learn how the spousal QDRO allows for the transfer of 401(k) assets from one spouse to another and on to your book of business. SKU #: NSC68QDRO



14. Opportunities for in-service withdrawals

In-service withdrawals can offer opportunities for clients looking to exercise more control over their qualified plan assets or to achieve benefits available with annuities (such as protected lifetime income) that might not be available within many qualified plans. Let Delaware Life show you the rules.

Client Piece SKU #: NSCISWCL135FL; Advisor Piece SKU #: NSCISWFP134FL



Miscellaneous

15. Help nonprofits find safe return

Do you work with non-profit clients, like churches, schools, hospitals, etc.? Advisors are having great success right now using annuities to eliminate risk and secure guaranteed returns. SKU #: NSC70NONPROFIT



16. Fund a nonqualified annuity to pay for long-term care insurance in the future

Do you have clients who are concerned about the costs and availability of long-term care insurance? An annuity could help address that concern. SKU #: NSC74LONGTERM



17. Find and fill essential spending gaps

The number 1 concern for most clients in planning for retirement is running out of money. Have your clients created their personal pension? We have a simple worksheet you can use to help clients identify their potential income gap and how you can help them fill it. SKU #: DGI43PREPARECALCULATE



Client Engagement Resources

18. Customizable Client Articles

Create your own resource library, customized to meet client needs on important financial planning topics. Leverage articles to get more referrals, enhance client communications, and increase wallet share. Available through Delaware Life Regional Vice Presidents



19. Annual Tax Guide

Practical resource updated for 2024. The tax guide Includes income tax brackets, deductions, and essential tax information at your fingertips. SKU #: DGI53TAX2024



20. Client Envelope/Checklist

Envelope to help clients organize important documents and relevant information for efficient data gathering and financial planning. SKU#: DGI018EN



About National Sales Consulting (NSC)

The directors on the Delaware Life NSC Team provide advanced sales and planning expertise on a variety of income, tax, estate, and financial planning topics, along with actionable ideas and resources for effective client engagement. They also consult on business development topics including sales training, team building, and leadership development.

The team averages over 30 years of industry experience, their workshops offer valuable education, and their practice management strategies help simplify complex planning issues for clients. The team's objective is to help financial professionals be successful and create a competitive advantage.

The NSC Team:

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