

**LOOK BEFORE YOU LIRP: WHY ALL LIFE
INSURANCE RETIREMENT PLANS ARE NOT
CREATED EQUAL, AND HOW TO FIND THE
RIGHT ONE FOR YOU BY DAVID MCKNI**

LOOK
BEFORE YOU
LIRP



Why All Life Insurance Retirement Plans
Are Not Created Equal, and
How to Find the Right One for You

David McKnight

*Bestselling Author of *The Power of Zero**

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About the Author

David McKnight graduated from Brigham Young University with Honors in 1997. David is a nationally recognized speaker and his popular workshop “The Power of Zero” has been seen by thousands of Americans from coast to coast. In 2014, David was a Focus Speaker at the world wide annual conference for Million Dollar Roundtable in Toronto, Canada. He is also a Top of the Table qualier. David is the author of the #1 Amazon best-selling book “The Power of Zero” and contributes regularly to a number of national magazines on the subject of tax-free retirement. David has trained thousands of financial advisors on his tax-free paradigm and currently serves as mentor to an exclusive group of financial advisors from across the country. David is very involved with his family, church and community. He currently resides in Grafton, Wisconsin with his wife Felice and their seven children. For bulk discounts, go to lookbeforeyourlirp.com. For more information, go to thepowerofzeropercent.com.

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PDF

In his bestselling book *The Power of Zero*, David McKnight laid out a step-by-step plan on how to get to the 0% tax bracket in retirement. Why is the 0% tax bracket so important? Because if tax rates double, as some experts predict, two times zero is still zero! He also showed how, in many cases, it's impossible to get to the 0% tax bracket without using a Life Insurance Retirement Plan (LIRP). In this follow-up book, *Look Before Your LIRP*, he makes the case that, while a variety of LIRPs may help get you to the 0% tax bracket, not all will do so with the same efficiency or effectiveness. In fact, finding the right LIRP for your tax-free retirement plan can be just like finding the ideal spouse. Just as you likely had a list of qualities you were looking for in a life-long partner, you should have certain attributes and provisions in mind when looking for the ideal LIRP. *Look Before Your LIRP* spells out exactly what you'll need to build a successful LIRP relationship and reveals the one LIRP best suited to get you to the 0% tax bracket.

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4 of 4 people found the following review helpful.

4 stars because the book is very easy to read and gives the basics

By MBA grad

4 stars because the book is very easy to read and gives the basics. I would have liked more technical detail

but this is a great starting point.

Something that is not really covered in the book but is something that all purchasers should be aware of when comparing term vs. LIRP. When your term expires and you are sick - good luck finding another cheap term life insurance. Some terms have guaranteed renewable clauses but at a new outrageous price if you are sick. This happened to my family when one of the members became sick. Thankfully we had the Universal policy and were able to keep the insurance coverage. The term life insurance that we had would not renew on our sick family member. So when crunching the numbers also think about heart disease, diabetes, cancer, stroke and other health issues as you get older.

3 of 3 people found the following review helpful.

Simple guide to an important topic

By Conrad Kunkel

This second book by David McKnight, "Look Before You LIRP," helps to demystify what to me is at once the best, and the most under-utilized tool available in retirement planning.

I am like most financial advisors in that my introduction to retirement planning focused almost exclusively on stock market-based strategies. We were not taught to plan for the increasing risk that today's retirees face of higher tax rates (in fact, potentially dramatic tax increases). The LIRP strategy was never on my radar ... not in the finance classes, the licensing exams, and definitely not in the brokerage training. Based on solid, dependable insurance concepts, the LIRP is simply not widely understood in the securities industry.

In his first book, "The Power of Zero," McKnight compellingly presented the case for addressing three risk areas that could upend a traditional retirement plan: market risk, higher taxation (what McKnight terms "legislative risk"), and higher healthcare costs, particularly for long term care. And now, in "Look Before You LIRP," McKnight takes us under the hood of the LIRP, describing in detail how to find the most suitable combination of features for an effective LIRP strategy.

Written in an accessible, conversational style, this book can be easily understood by the client, and even the most seasoned professional will learn new things. I know I did.

1 of 1 people found the following review helpful.

The Look Before You LIRP book is absolutely awesome! Every year the company I'm affiliated with host ...

By Randall Ware

My name is Randall Ware. I have read both of David McKnight's books. The Look Before You LIRP book is absolutely awesome! Every year the company I'm affiliated with host a convention in Las Vegas, because of David McKnight's Look Before You LIRP, I had the best convention ever. For the first time ever my team and myself were not just getting IUL information from the different vendors - who just tell you the highlights of their IUL plan - we were able to engage with real questions about those carriers products. One product provider was so thrown off by our question that he had to pull out his laptop to ensure that he gave us the correct answer. I totally respected that provider for that! My team and myself felt so EMPOWERED! Thank you so much for writing such a great book. The illustrations helped my team and I grasp the concepts you shared in the book. Especially me since I am a visual learner lol! I was one of the first to buy your book on the first day it was released! I read the first book and I really liked that it gave a balanced and unbiased view of each financial bucket (tax now, tax later, tax never). I just got your email about becoming a contributing writer for lifehealthpro.com and I can't wait to see what you have to share!

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