Lifespan Wealth Partners
EST. 2026

FIRM OVERVIEW

Financial vision for every stage of life.

From first steps to lasting legacy — a layered approach to protection, accumulation, distribution, and transfer of wealth.

PREPARED FOR
Prospective clients & partners

DATE
November 05, 2026

OUR VISION

Financial strength across generations — by design, not by chance.

We help families and individuals create, grow, and protect financial strength across every stage of life. Independent of carriers, education-first in approach, and built for long-term partnership.

The lifespan arc

0–18

Childhood

College planning

18–40

Young Adult

Family protection

40–55

Mid-Life

Wealth accumulation

55–65

Pre-Retirement

Income locking

65–85

Retirement

Lifetime income

THE PROBLEM WE SOLVE

Most families don't lack products. They lack strategy.

1. No layered strategy

Products are bought in isolation — term here, IRA there. No coherent protect → accumulate → transfer architecture.

2. Product-confusion

Annuities. IUL. ILIT. The jargon hides the math. Most families never get clarity.

3. No advisor coordination

Attorney, CPA, money manager, insurance — each works in their lane. No one connects the dots.

4. Decisions deferred

"We'll handle it next year" compounds into a decade of missed opportunity and unprotected risk.

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OUR APPROACH

Four commitments. No exceptions.

Education-first

If we can't explain it in 90 seconds, you shouldn't buy it.

Multi-carrier independence

We compare carriers head-to-head. No carrier quotas, no hidden preferences.

Layered architecture

Every recommendation fits in a 4-layer pyramid: Protect, Accumulate, Distribute, Transfer.

Lifelong relationship

Annual reviews are non-negotiable. Plans don't survive without them.

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THE WEALTH PYRAMID

Layer products in the right order, and wealth compounds.

Transfer	Estate & ILIT · Premium-Financed IUL · IUL Protection · Whole Life · Buy-Sell · Key Person
Distribute	Annuity Income · Medicare · LTC
Accumulate	IUL Accumulation · 529 College · Annuity Accumulation · §162 Executive Bonus · Whole Life cash value
Protect	Term Life · Whole Life · Disability Income · Mortgage Protection · LTC · Health Marketplace

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SOLUTIONS OVERVIEW

17 solutions across 8 categories.

CATEGORY	PRODUCTS
Life Insurance	Term Life, Whole Life, IUL Accumulation, IUL Protection
Annuity	Annuity – Accumulation, Annuity – Income
Disability	Disability Income (own-occupation)
Health	LTC Solutions, Medicare Supplement/Advantage, Marketplace
Business	Key Person, Buy-Sell, §162 Executive Bonus
Education	529 College Savings
Estate	ILIT & Estate Strategies, Premium-Financed IUL
Mortgage	Mortgage Protection

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SPECIALTY STRATEGIES

For high-earners and business owners.

Disability Income (own-occupation)

For physicians, dentists, attorneys and high-income W-2 professionals — true own-occupation DI pays full benefits if you can't perform your specialty, even if you could do another job.

§162 Executive Bonus Plans

A tax-deductible bonus paid by the employer on an employee-owned IUL. Selective, no ERISA, golden-handcuff optional.

Premium-Financed IUL

Leveraged tax-favored growth for HNW balance sheets ($2M+ net worth). Bank funds the premium; cash value compounds inside IUL chassis.

Buy-Sell Agreement Funding

Pre-fund partner buyouts so death or disability doesn't force a sale or family conflict.

Key Person Insurance

Company-owned coverage on critical owners or executives. Funds revenue replacement and transition.

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WHO WE SERVE

Six audiences we know inside-out.

Doctors, Dentists & Surgeons

Income protection, tax-advantaged growth, and asset protection — calibrated to specialty earnings and physician realities.

Business Owners & Entrepreneurs

Key-person protection, buy-sell funding, executive comp, and tax-efficient retirement — structured for closely-held companies.

Young Families

Affordable protection, automatic accumulation, and a plan that grows with your family.

Tech, Finance & Executive W-2 Earners

Diversify out of concentrated stock, build the next tax-favored bucket, and structure for early-retire or post-career options.

Pre-Retirees (Ages 55–65)

Income locking, healthcare planning, sequence-risk insulation, and estate structuring — the five years that matter most.

High-Net-Worth & Legacy-Minded Families

ILITs, premium-financed IUL, charitable strategies, and survivorship policies designed for estates above the federal exemption.

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OUR PROCESS

Five steps. No pressure. No pitches on call one.

1. **Discovery Call** — Free, 30 min. We listen. No products pitched.
2. **Comprehensive Review** — Income, assets, debts, family, taxes, existing coverage.
3. **Custom Strategy Built** — Layered plan across Protect / Accumulate / Distribute / Transfer.
4. **Implementation** — We coordinate underwriting, applications, and policy delivery.
5. **Annual Review** — Life changes. Tax law changes. The plan adapts.

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SAMPLE STRATEGY IN ACTION

Dr. Anika Patel, 38 — Anesthesiologist.

$420K W-2 income, married, two kids. Layered protection & accumulation plan.

PRODUCT	ROLE	PREMIUM
Individual DI (own-occ)	Income protection top-up	~$580/mo
Term Life $2.5M / 20-yr	Family-dependent years	~$110/mo
IUL Accumulation	Tax-favored bucket	$1,500/mo
529 College (2 kids)	Education funding	$500/mo

COVERAGE
$2.5M term + $13K/mo DI

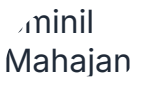
AGE-65 IUL
~$1.4M tax-free

529 TOTAL
~$310K

Hypothetical illustration for educational purposes. Actual results vary based on underwriting, carrier approval, and individual circumstances.

OUR ADVISORS

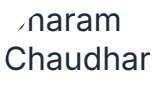
Independent specialists by domain.



Sminil Mahajan

Founder & CEO

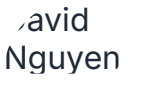
Specializes in IUL & generational wealth planning for young families and high earners.



Dharam Chaudhari

Co-Founder / Head of Strategy

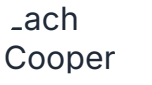
Specializes in wealth planning strategies for high-net-worth individuals, generational wealth structuring, and advanced financial coordination.



David Nguyen

Chief Operating Officer (COO)

Helps families find the right term, IUL, disability and health coverage at every life stage.



Zach Cooper

Chief Technical Officer (CTO)

Guides clients 55+ through LTC planning, estate, and business-owner protection. Now onboarding Medicare offerings.

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TOOLS WE PROVIDE

Six interactive calculators.

Product Recommender

Top-5 product matches based on stage, profession, and net worth.

Retirement Income

Projected nest egg, 4% withdrawal, and annuity-equivalent monthly income.

Life Insurance Needs

DIME-method coverage calculation in 60 seconds.

College Savings

Inflation-adjusted future cost vs projected savings.

Medicare Eligibility

Eligibility window + Supplement vs Advantage guidance.

LTC Cost Estimator

State-adjusted and age-inflated long-term care cost projection.

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WHY INDEPENDENCE MATTERS

Carriers compete for your business — not the other way around.

✓ Multi-carrier comparison

Every recommendation includes a written carrier-comparison summary.

✓ Education-first

Plain-language modeling. Spreadsheets you keep.

✓ No-pressure consultations

No artificial deadlines. No fear-based pitches. Your timeline.

✓ Annual reviews

Built into every engagement. Plans don't survive without them.

WHAT WE WILL NEVER DO

Three honest commitments.

× Pressure-sell

No artificial deadlines, no fear-based pitches, no "today only" nonsense.

× One-size-fits-all

We don't believe in templates. Your plan is built for your situation.

× Lock you in inappropriately

Permanent products require a real fit. If term is right, we'll say so.

GET STARTED

Schedule your free 30-min discovery call.

No pressure. No pitches. Just a conversation about where you are and what's missing.

lifespanwealthpartners.com/apply

info@lifespanwealthpartners.com

Continue to the compliance & disclaimer page for important information about insurance products, illustrations, and the role of Lifespan Wealth Partners as an independent insurance professional.

COMPLIANCE & DISCLAIMERS

Important information

Producer capacity

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Educational information only

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Illustration disclosures (NAIC Model 582 / AG 49-A)

Illustrations shown — including cash-value projections, income riders, and premium/benefit schedules — are hypothetical, non-guaranteed, and based on current assumptions for crediting rates, cap rates, participation rates, spreads, cost of insurance, and policy expenses. Actual results will vary. Non-guaranteed elements can and do change. In connection with an actual policy sale, you will receive a compliant carrier-generated illustration.

IUL / cash value life insurance tax treatment

Tax-favored distributions from cash value life insurance policies are generally available via policy loans and withdrawals up to basis, provided the policy remains in force and is not classified as a Modified Endowment Contract (MEC) under IRC §7702A. If the policy lapses with an outstanding loan, the loan balance in excess of basis becomes taxable as ordinary income. Cost of insurance charges and policy fees may exceed illustrated crediting rates in some years. This is not tax advice; consult a qualified tax professional regarding your specific situation.

Variable products (securities)

Variable annuities and variable universal life insurance policies are long-term investments designed for retirement purposes. They involve investment risks including possible loss of principal. Investment returns and principal value will fluctuate. Before investing, carefully consider the contract's investment objectives, risks, charges, and expenses. The prospectus contains this and

other information. Read it carefully before you invest. Variable products are sold by prospectus only through registered representatives of appropriately licensed broker-dealers.

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