



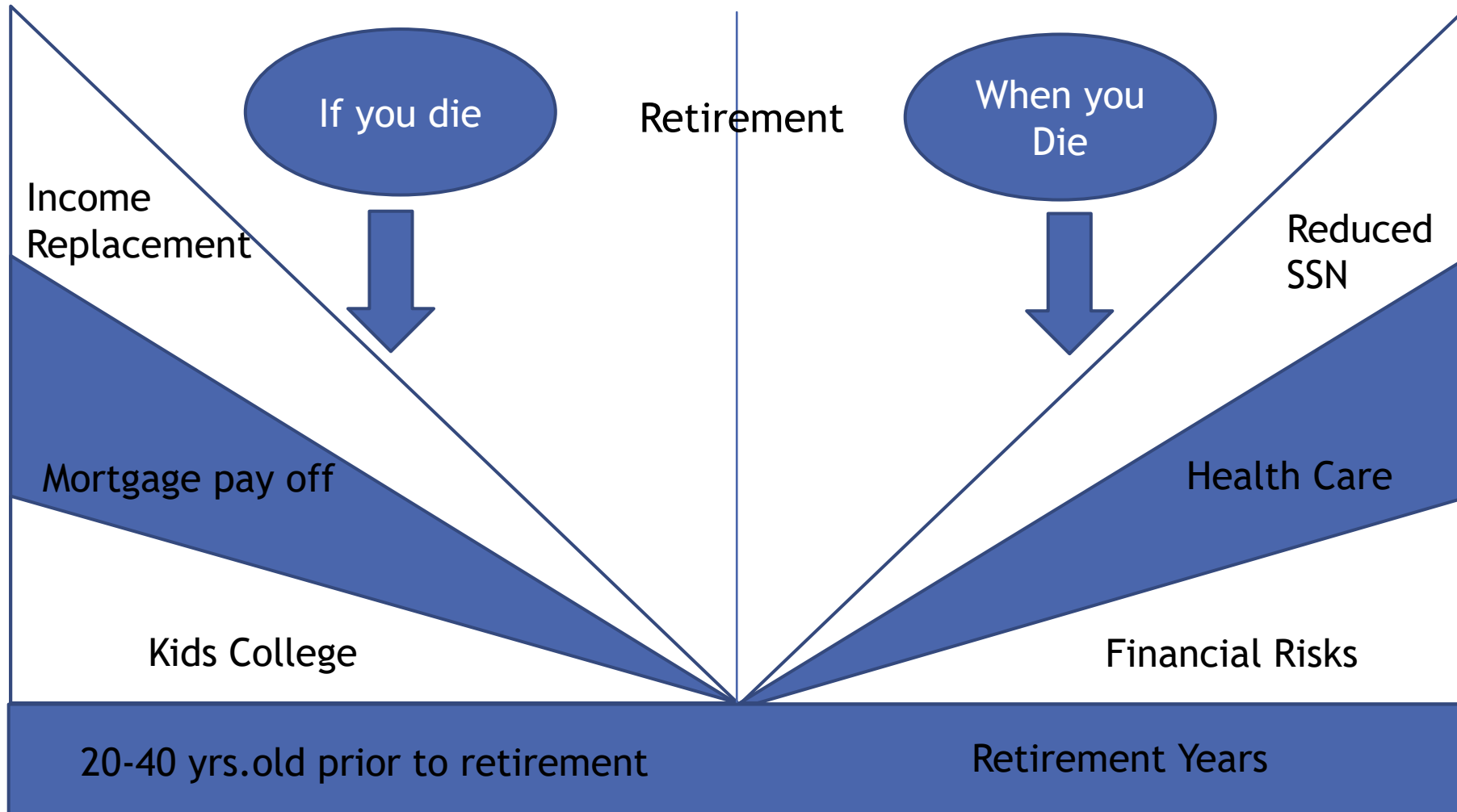
INSURANCE SOLUTIONS

FINANCIAL OFFENSE FINANCIAL DEFENSE

- ▶ Most people and advisors focus on financial offense
- ▶ Examples of Financial Offense: 401k, IRA's, stocks, bitcoin etc.
- ▶ People now a days don't think about Financial Defense
- ▶ What if you suffer a critical illness, like a heart attack, stroke, cancer, etc.?
- ▶ What if you prematurely pass away?

- ▶ Examples of Financial Defense: Health Insurance, Auto Insurance, Life Insurance
- ▶ With an IUL with Living Benefits we can have both Financial Offense and Financial Defense

FINANCIAL RISK SPECTRUM



Financial Risks

- ▶ Stock Market Corrections 7-10 years
- ▶ Home Ownership expenses
- ▶ Low interest rates
- ▶ Increasing tax rates
- ▶ Under Saved
- ▶ Spend too much

IUL Secret of Accumulation

- ▶ You can catch up on contribution
- ▶ Eliminate adverse market correction
- ▶ The only place where your money grows tax free and take out your money tax free
- ▶ 0% floor, 11.75% CAP
- ▶ Tax Free Death Benefit
- ▶ Living Benefits

Only 3 ways to be in a lower Tax Bracket during retirement

- ▶ 1. The IRS reduces overall tax rate
- ▶ 2. You live on less income (reduce lifestyle)
- ▶ 3. Generate as much Tax-Free income as possible

Where do most people invest their money?

- ▶ 401K, IRA's
- ▶ Mutual Funds
- ▶ Savings in Banks
- ▶ Stocks, Bonds
- ▶ 403b, 457
- ▶ 529 - College fund

Where do you want to pay taxes?

\$5 Contribution

\$10 Accumulation

\$20 Distribution

A Strategy that provides:

- Income-tax free death benefit¹
- Income options
- Access to benefits in case of illness²
- Tax-deferred cash value growth

Face Amount at Issue: \$415,963

Issue Age: 42

Summary of Values at Age: 66

Life Insurance
Initial Planned Premium
\$12,000

Income Tax-Free¹ Death Benefit

Beneficiary receives
\$706,464

OR

The **Lifetime Income Benefit Rider** allows you to use your policy cash value to provide a stream of income that is calculated when the rider is exercised³. There is a charge for this rider during the income payment period. It is automatically added to your policy.

Initial Annual Income Beginning at age **66**
\$41,684⁴

Total Income Benefit Received
\$2,292,620

At death, your beneficiary will receive any remaining death benefit. The guaranteed minimum death benefit is \$15,000.

In the event of a devastating illness, living benefit riders² allow you to accelerate your death benefit.

Living Benefits Options Available

At Age 66

Terminal Illness Benefit: **\$610,650** Lump Sum

Chronic Illness Benefit: **\$11,987** Per Month

Critical Illness Benefit: **\$605,745** Lump Sum

Critical Injury Benefit: **\$605,745** Lump Sum

The use of one benefit may reduce or eliminate other policy and rider benefits.

- 1 IRC §101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.
- 2 Use of Accelerated Benefit Riders reduces the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event and may affect your eligibility for public assistance programs. These riders are optional, may be subject to underwriting, exclusions and/or limitations and may not be available in all states.
- 3 Assuming necessary parameters are met. Please see Important Information Regarding Lifetime Income Benefits Rider.
- 4 Once qualifications are met and the rider is exercised, the policyholder may choose, at the end of the Accumulation Period, between a Level Payout Option or an Increasing Payout Option. This presentation assumes the Level Payout Option has been elected. Please see Important Information Regarding Lifetime Income Benefits Rider.



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