

1. HELP PROTECT YOUR WEALTH FROM MARKET CRASHES AND TAXES

An Important Message About Your Wealth And Retirement



Your Guide Toward Creating a Life of Independence, Prosperity & Freedom

Why Is This Message So Important?

If Fortune 500 CEOs, Walt Disney, JC Penney and Presidents of the United States of America are doing it... Why Not You?

Many people think of life insurance as a way to help their family when they die... and indeed, this is the primary purpose of buying life insurance policy.

However, there are several benefits that you can enjoy while you are alive to build your wealth.

Banks: Thousands of banks in America own over \$137 billion in life insurance as part of their tier 1 capital. These are banks like US. Bank, Chase, Bank of America and even smaller community banks... over 3000 in fact.¹

Fortune 500 Companies: According to David McKnight in his book "The Power of Zero" over 85% of the Fortune 500 companies use life insurance to augment their financials and as a retirement benefit for their executives.

Some of these benefits include:

- Tax deferred growth of your cash value
- Tax advantaged cash flow during retirement.
- Protection from stock market crashes
- Potential for double digit growth during good years
- Access to your cash value throughout your life (it's not locked away with penalties and taxes)
- Act as your own financing company for major purchases, college, or investments.

And, of course, death benefit protection for your family.

These benefits only come on the framework of a life insurance policy, so keep reading to see how you can benefit the same way the richest people in American have been for decades!

How To Protect Your Wealth From Market Crashes and Increasing Taxes

High Risk, Low Rewards

The typical "high risk" investment model of stocks, mutual funds and tax deferred 401(k) accounts creates ongoing uncertainty and often yields disappointing returns. The formula is simple and important to understand: Using properly structured strategies like Indexed Life Insurance and Annuities can protect your cash value and give you a death benefit should you die prematurely. Adding this strategy to your wealth plan could help protect you and your family.

There are good, smart people who are risking their life savings in the stock market because they don't know of a good alternative.

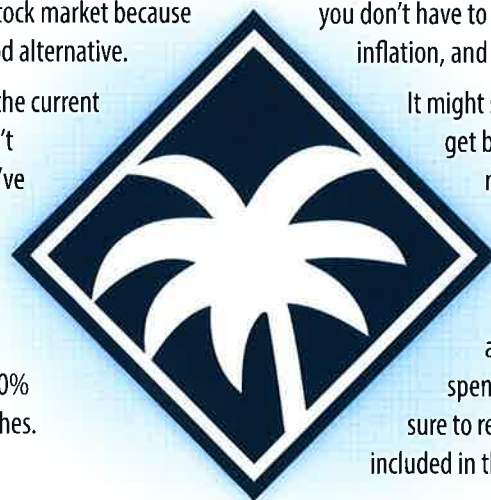
You may already realize the current model is flawed, but don't know where to turn. You've worked and sacrificed to build the wealth you have now.

We've experienced personally losing 35%-40% during stock market crashes.

The good news is there are alternatives, so you don't have to lose your money to taxes, inflation, and market crashes.

It might seem easier to hope things get better; however, simply doing nothing could be a mistake.

If you are unsure about the future of your investments, retirement, and the quality time you spend with your family, then be sure to read the next several reports included in this package.



The Diamond Symbolizes Wealth And Prosperity; The Palm Tree Symbolizes A Lifestyle Of Independence And Freedom.

It's our mission to change the way Americans build wealth to experience true financial independence.

This Is About Your Wealth, Your Life And The Security Of Your Family.

Too many people in this country are frustrated by the current financial system. We work hard at our jobs for years, trying to put money aside for retirement. At retirement you still have to pay taxes on your qualified money, and you can lose significantly during market crashes. Ultimately, this can leave us without enough to live on, spending our "golden years" pinching pennies and working extra jobs to get by. What kind of plan relies on hoping taxes go down...and hoping the market goes up?

Hope Is Not A Winning Strategy. Education And Taking Action Is.

Retirement planning used to mean getting a great job with a pension, using a 401(k) and getting a social security check to supplement your retirement income. Things have changed a lot since then. Although the economy is turbulent exciting, little known, options still exist. In this package we share some of our favorite strategies, so be sure to read on.

We offer an alternative approach using Indexed Life Insurance contracts to help grow your wealth outside of the stock market without the fear and worry that comes with traditional, high risk investing.

In The Following Reports You Will Discover:

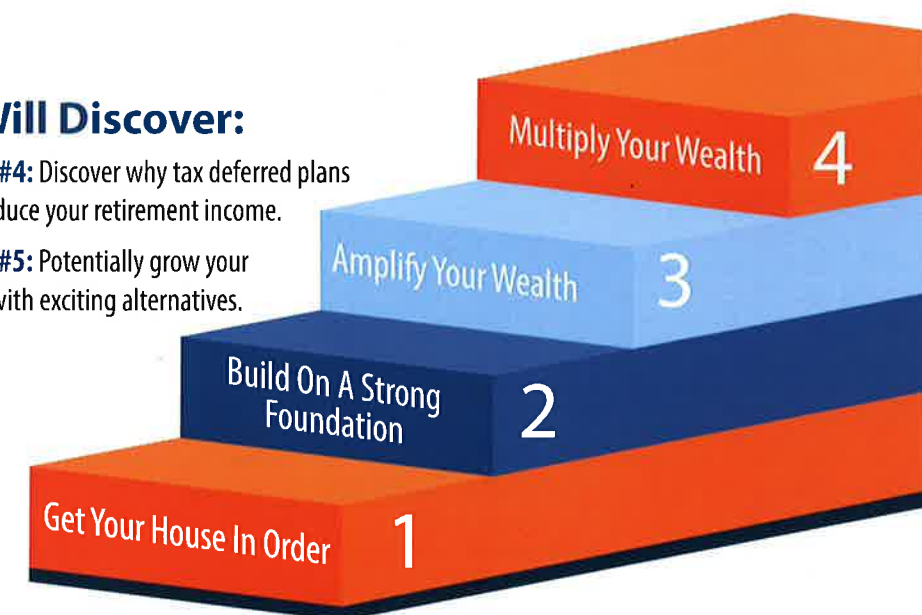
Report #2: Take the quiz to find out if you are at risk to the four enemies of wealth: Market Loss, Taxes, Inflation, and Interest.

Report #3: Are stock market losses a significant financial concern?

Learn how to protect a portion of your wealth.

Report #4: Discover why tax deferred plans could reduce your retirement income.

Report #5: Potentially grow your wealth with exciting alternatives.



Our **Wealth Beyond Wall Street Process™**

2. RETIREMENT READINESS QUIZ

Take This Quiz To Find Out If Your Retirement Is On Track



Your Guide Toward Creating a Life of Independence, Prosperity & Freedom

TAKE THIS QUIZ TO FIND OUT...

How Effectively Are You Overcoming Taxes, Market Losses and Inflation

1. Do you have control and access to your money without the restrictions of IRAs and 401(k)s?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

2. Do you have a strategy to grow your wealth with a reasonable interest rate, while protecting your money from stock market crashes?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

3. Are you deferring taxes using a 401(k) or an IRA hoping for lower taxes in the future?

☐ YES: 0 POINTS

☐ NO: 2 POINTS

4. If you died prematurely would your current financial plan replace your income to cover all of your family's living expenses including your mortgage?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

5. To protect yourself from increasing taxes, do you have your retirement diversified into tax preferred strategies (non taxable withdrawals)?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

Total For Column #1

6. Are you following a clear, systematic plan giving you control of, and confidence in, your financial future?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

7. To avoid paying interest to banks and credit cards do you currently finance yourself on major purchases like cars, vacation, and college?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

8. Is protecting principle a priority to growing your wealth?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

9. Have you planned for higher income to cover rising health care costs during retirement?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

10. Does your retirement strategy allow you to get potential double digit growth in good years and protection from market crashes?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

Total For Column #2

11. Do your current investments include strategies that are protected from market loss yet still grow your money enough to outpace inflation?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

12. Are you losing money to inflation because it's sitting on the sidelines, in banks, CDs, or cash, earning very little interest?

☐ YES: 0 POINTS

☐ NO: 2 POINTS

13. Does your current plan protect you from the boom and bust cycle of market crashes?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

14. Are you open to wealth strategies other than 401(k)s, IRAs, stocks, and mutual funds?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

15. Do you know the amount of tax you'll pay during retirement when taking income from IRAs and 401(K)s?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

Total For Column #3

16. Do you associate and invest with people who share your same beliefs about the future of the country, taxes and protection of your wealth?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

17. Did you suffer losses in the crashes of 2001 or 2008?

☐ Over \$100,000: 0 POINTS

☐ \$40,000-\$100,000: 3 POINTS

☐ NO LOSSES: 5 POINTS

18. Do you currently live the life of your choosing?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

19. Based on your current financial plan, are you planning to live a lower standard of living during retirement?

☐ YES: 0 POINTS

☐ NO: 2 POINTS

20. Does your financial situation keep you away from home, family and hobbies more than you would like?

☐ YES: 0 POINTS

☐ NO: 2 POINTS

Total For Column #4

21. Are you depending on social security to be available in its current form for your retirement income?

☐ YES: 0 POINTS

☐ NO: 2 POINTS

22. What is your compound rate of return on your IRA or 401(K) over the past 10 years, not including your additional contributions?

☐ Negative: 0 POINTS

☐ 0%-3%: 2 POINTS

☐ 4%-7%: 4 POINTS

☐ 7%+: 6 POINTS

☐ I don't know: -5 POINTS

23. Are you confident that your current plan will allow you to reach your wealth goals?

☐ YES: 2 POINTS

☐ NO: 0 POINTS

Total For Column #5

Total For All Columns

HOW DID YOU SCORE:

40+

If you scored over 50 points you are likely on track to achieve the retirement and wealth goals you have set. You may not be exposed to the four enemies of wealth.

26-39

If you scored 25-49 you may be at risk for problems that could adversely affect your wealth, freedom, and personal lifestyle goals. Speak with a professional to discover strategies available to overcome these significant risks.

0-25

If you scored 25 or less the enemies of wealth are hurting your ability to achieve financial independence and enjoyment of life. Key indicators could include: lack of a clear plan to protect yourself from the next market crash; suffered past losses; have a majority of your retirement taxable at withdrawal; lack access and control of your retirement savings or your money is earning very little return in bank accounts or CDs...thus losing value due to inflation.

Would you like to protect yourself from tax and market risk, as well as create a lifestyle of wealth, control, and true financial independence?

Contact Your Specialist Today!

3. IS THIS ONE OF THE BIGGEST OBSTACLES TO YOUR WEALTH?

***Protect Your Wealth From
Stock Market Losses...
And Enjoy Peace Of Mind***



Your Guide Toward Creating a Life of Independence, Prosperity & Freedom

Market Loss...It Costs More Than You Realize

True Cost of Market Loss

Wall Street does a great job of convincing people that risking money in the stock market is the best way to grow wealth.

Ever heard this piece of Wall Street doctrine: "When you are young you can afford to take losses, because you have time to recover?"

Would it surprise you to learn that this advice may not be in your best interest? Wall Street's influence is so powerful that if they repeat the same doctrine over and over again, people eventually believe it's fact.

Losses are never good, but they can be especially costly the younger you are because of the opportunity cost. You lose the ability to have that money working for you for the rest of your life. Ouch!

Take a look at the **TRUE** cost of a \$50,000 stock market loss (HINT: It's not just \$50,000).

Let's say you lose \$50,000 in a market downturn when you are 45 years old. Let's also assume you could have averaged 7% over the next 20 years (which you may be able to do with our strategies).

How much would this \$50,000 loss cost you by the time you retire at 65?

The true cost of the \$50,000 loss is \$193,484.

But that's not where it ends.

Let's assume you live to age 85.

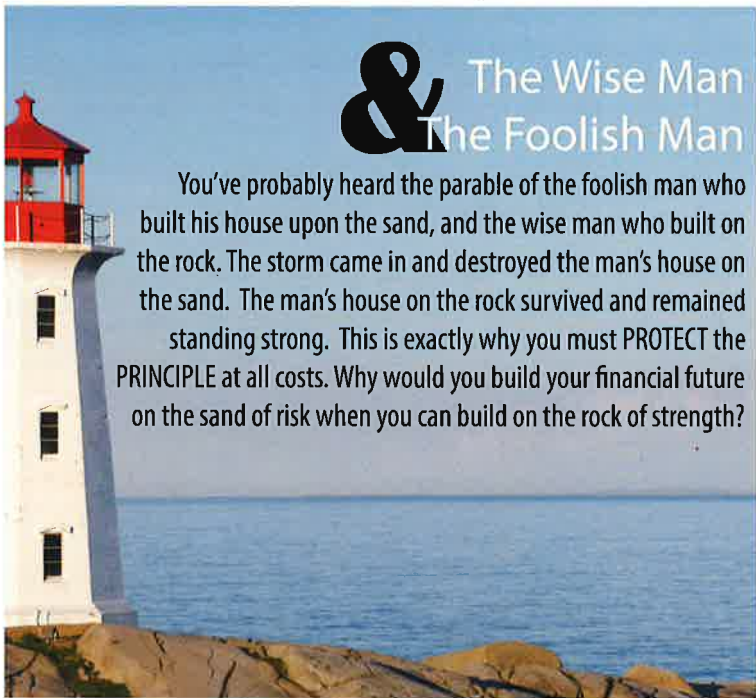
That \$50,000 loss actually cost you \$748,722 dollars. Your loss didn't just cost you \$50,000, it really cost you ¾ of a million dollars!

True Cost of Capital Losses		
	Ages 45-65	Ages 45-85
Years Lost	20	40
Amount Lost	\$50,000	\$50,000
Estimated Growth	7%	7%
Total Cost of Capital Loss	\$193,484	\$748,722

"Rule No.1: Never lose money.

Rule No.2: Never forget rule No.1."

-Warren Buffett



Are You Being Misled?

"Don't sell! Be patient and your money will come back."

Wall Street promotes the idea that after market crashes, if you just hold on, you will eventually "recover" your losses and that the money you lost will come back into your account.

Surprise: Another Wall Street Misconception.

When you have a loss in the stock market that money is gone. And it's not coming back.

If your account does recover to the amount before the loss, it happens because the principle left in your account grew enough to replace the amount lost. Wall Street doesn't put a deposit back into your account. Recovering significant losses can take anywhere from 2 to 6 years on average. (Source: www.yahoofinance.com)

Getting back to even is better than continued losses, but the real question is how much more money would you have today if you hadn't lost the initial principle in the first place!?

(Keep in mind, people often continue contributing to their accounts during the "recovery" period. They mistakenly think they have recovered their losses, when they, themselves, have contributed substantially to the recovery).

The Fallacy of Compound Interest

Wall Street loves to promote compound interest as the 8th wonder of the world because it's a sales tactic for convincing people to invest in mutual funds and the stock market.

Compound interest is great in theory, but in reality it doesn't exist in the stock market.

Here's why: Compound interest only works when you don't lose the principal. The following graph shows the growth with an indexed life insurance policy vs. the typical ups and downs of the stock market.



IUL: Every year the market goes up, your cash value grows. There is no wasted time making up for losses. The IUL performs well in times of volatility because it captures the upswings after the downturns. The IUL is an Indexed Universal Life Insurance Policy.

Stock Market: This is not compound interest. Because many of the gains are making up for past losses.

Let's look at the S&P 500 from 2000-2014. During this time the market rose 25%. Sounds good, right? Over 14 years that's only a 1.78% increase per year. And once you adjust for inflation the return actually goes to a **negative 0.67%.**
Why so low? You guessed it. **The enemy of wealth: Market Loss.**

Don't Let The Truth Get You Down... Let It Set You Free!

There is a solution. We call it an IUL. An IUL is a uniquely structured cash value insurance policy that can provide potential for double digit growth during good years and complete downside protection from stock market crashes.

And, unlike the stock market roller coaster you, enjoy consistant growth with an IUL because when the market drops your principle doesn't decrease. It stays level, and because of that, when the market rebounds you immediately start to experience growth on your money again... picking up where you left off. This is the key to growing your wealth. You never lose money or time making up for losses.

Rate of Return Fuzzy Math

Just one of the flaws is the claim from people like Dave Ramsey that the average American can actually get a 12-15% return investing in mutual funds and stocks. (Source: DaveRamsey.com)

But let's look at the reality. On January 1st, 2000 the S&P 500 was at 1498.58. 14 years later on January 1st, 2014 the S&P 500 closed at 1872.34, which is a 25% gain.

Remember this is over a 14 year period which equates to 1.78% per year...before adjusting for inflation. And to make matters worse 84% of actively managed (mutual) funds underperformed the S&P 500's 1.78% average.²

In addition, these returns leave out the effects of taxes and fees, which significantly reduce your wealth and retirement income.

If this is the case, how do they come up with these high 'average' rates of return? It's Rate of Return Fuzzy Math. You'll be amazed when you see how a 25% *average* rate of return, could really net you absolutely nothing in your account.

For example let's say you start with \$10,000 and in the first year you get a 100% rate of return, increasing your balance to \$20,000.

The next year the market drops by 50% leaving you with \$10,000 again.

In year three it goes up again by 100% to \$20,000.

Then drops again by 50% down to \$10,000.

Year	Market	Starting Balance	Ending Balance
1	+100%	\$10,000	\$20,000
2	-50%	\$20,000	\$10,000
3	+100%	\$10,000	\$20,000
4	-50%	\$20,000	\$10,000
Average Rate of Return: 25% Growth of Your Money: \$0			

In this example the market *did average* a 25% rate of return. But how much additional cash do you have left to show for your 25% rate of return? ZERO.

And that's Rate of Return Fuzzy Math!

***Help Protect Yourself From
Increasing Taxes And Sail
Into Retirement***



Would A 94% Tax Rate Concern You?

Many people think that could never happen in the good old USA. Wrong. It might surprise you to know that President Franklin D. Roosevelt actually passed an executive order in 1942 effectively taxing 100% of income over \$25,000.¹ 100% taxation, complete confiscation of all income over \$25,000. (Fortunately, Congress fought it back to "just" a 94% top tax bracket).



FRANKLIN D. ROOSEVELT
XXXII President of the United States: 1933-1945

100 - Executive Order 9250 Establishing the Office of Economic Stabilization. October 3, 1942

7. In order to correct gross inequities and to provide for greater equality in contributing to the war effort, the Director is authorized to take the necessary action, and to issue the appropriate regulations, so that, insofar as practicable **no salary shall be authorized under Title III, Section 4, to the extent that it exceeds \$25,000 after the payment of taxes allocable to the sum in excess of \$25,000¹.**

How To Create A Tax-Advantaged Retirement

Luckily there is a solution. You can prepare now and use the indexed life insurance policy to protect yourself from rising taxes. Higher taxes mean a higher likelihood of running out of money during your golden years. Our approach to the IUL is a uniquely structured cash value insurance policy that allows you to decrease the risk of higher tax rates in the future. Your money grows tax deferred and you can access it without a taxable event. This means your money in retirement belongs to you. Now is the time to prepare. Once retirement hits it is too late for this kind of tax planning.

IMPORTANT: Even if you have money in qualified plans now, there are options available.

Could Tax Rates Really Double?

Ed Slott, one of the nation's leading tax authorities says taxes are the biggest risk to your retirement. Here's why...

David M. Walker may be the most knowledgeable man alive when it comes to our country's fiscal state. He served as the Comptroller General of the United States and as the Head of the Government Accountability Office for 11 years under two presidents. This is a guy who knows a thing or two about the country's finances.



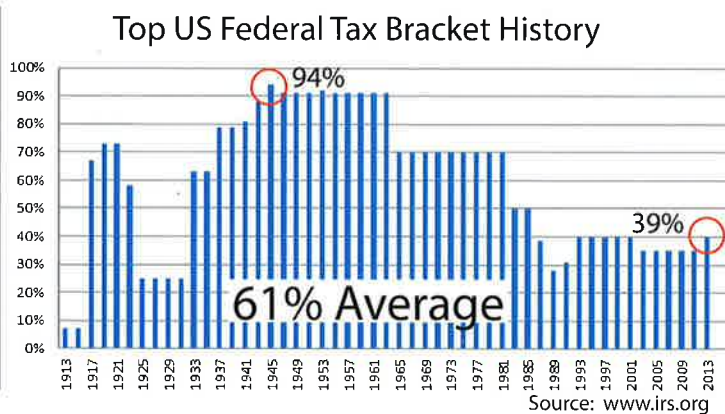
He appeared on national radio and delivered the grim news that based on the current fiscal pattern, future tax rates would have to double or the country could go bankrupt.³

His reasoning? Simple MATH. The debts and obligations of the country must be paid. The United States currently spends roughly 76 cents of every tax dollar it brings in on four items: Social Security, Medicare, Medicaid, and interest on National Debt. Continuing on the same

course we are on now, that could grow to 92 cents of every dollar by the year 2020.³

According to Walker, Social Security was never intended to be a retirement program. It was merely insurance against living too long.⁴ In fact they set the retirement age at 65 years old, knowing life expectancy was just 62 years old...they were counting on most people dying before they ever used it³. Luckily there is a solution; the indexed life policy.

Does doubling tax rates sound crazy? Well it's not. Just take a look at the history of tax rates in this country. You can see at one point the top tax rate was 94%. 94! And this is just at the federal level, not including state taxes. Over the last 100 years the top tax rate has averaged about 61%.²



Politicians Unquenchable Thirst For Spending And Taxation

During the fiscal year of 2014, Washington took in a record revenue of \$2.4 trillion, but still managed to spend \$500 billion more.⁵ This shows their unquenchable appetite for spending. So, how can you be sure the tax rates won't significantly increase over your lifetime? You can't. This is exactly why it can be dangerous to defer all your taxes until retirement using tax deferred qualified plans.

MONEY MYTH BUSTED

Your Tax Deferred Plan May Actually Be Increasing Your Taxes.

So how do you protect yourself against higher tax rates? If you listen to the gurus on TV and Wall Street "experts" you'll hear a lot about maxing out your 401(k) and IRA contributions in order to get a tax deduction and grow your money tax deferred. Knowing taxes are likely to be higher in the future, why would you trade in a lower tax rate today for a future rate that could be much higher when you need the money most?

Don't take my word for it, just look at the math. Here we'll compare paying taxes today and creating tax free retirement cash to deferring taxes to the future:

In this example, let's say you contribute about \$7,500 per year for 30 years. With an IRA you paid no taxes on that money because you got a deduction, on the other side, you would have paid tax at your normal income tax rate, let's assume 33% for state and federal taxes.

With the tax-Advantaged approach, you would pay \$74,250 in taxes (\$2,475 per year x 30 years).

In this example, when you retire (assuming just one loss of 25% in year 5 of contribution) you'll have \$670,966 in the tax-deferred plan or \$449,547 in the tax-advantaged plan.

You're probably thinking this is a no brainer—I'll take the tax-deferred plan with the bigger balance. But there is a catch. Let's say you take out \$53,800 a year to live on during retirement. Assuming your money is still growing at 7%, you can take \$53,800 a year for nine years. However, each year you will have to pay \$26,498 in taxes on that money. That means you could end up paying \$237,099 in taxes vs. \$74,250 with the tax-advantaged plan.

And this assumes taxes never go up. Now that you know the truth; how do you feel about paying 3 to 5 times more taxes than you would with a tax-advantaged plan?

	Tax-Deferred IRA*	Tax-Advantaged Roth*
Net Amount Paid**	\$7,500	\$5,025
Years	30	30
Assumed Growth Rate	7%	7%
Amount Saved for Retirement	\$670,966	\$449,547
Taxed Upfront	No	Yes
Taxed at Withdrawal	Yes	No
Cash Flow	\$53,800	\$53,800
Total Taxes Paid	\$237,099 (At withdrawal)	\$74,250 (Upfront)

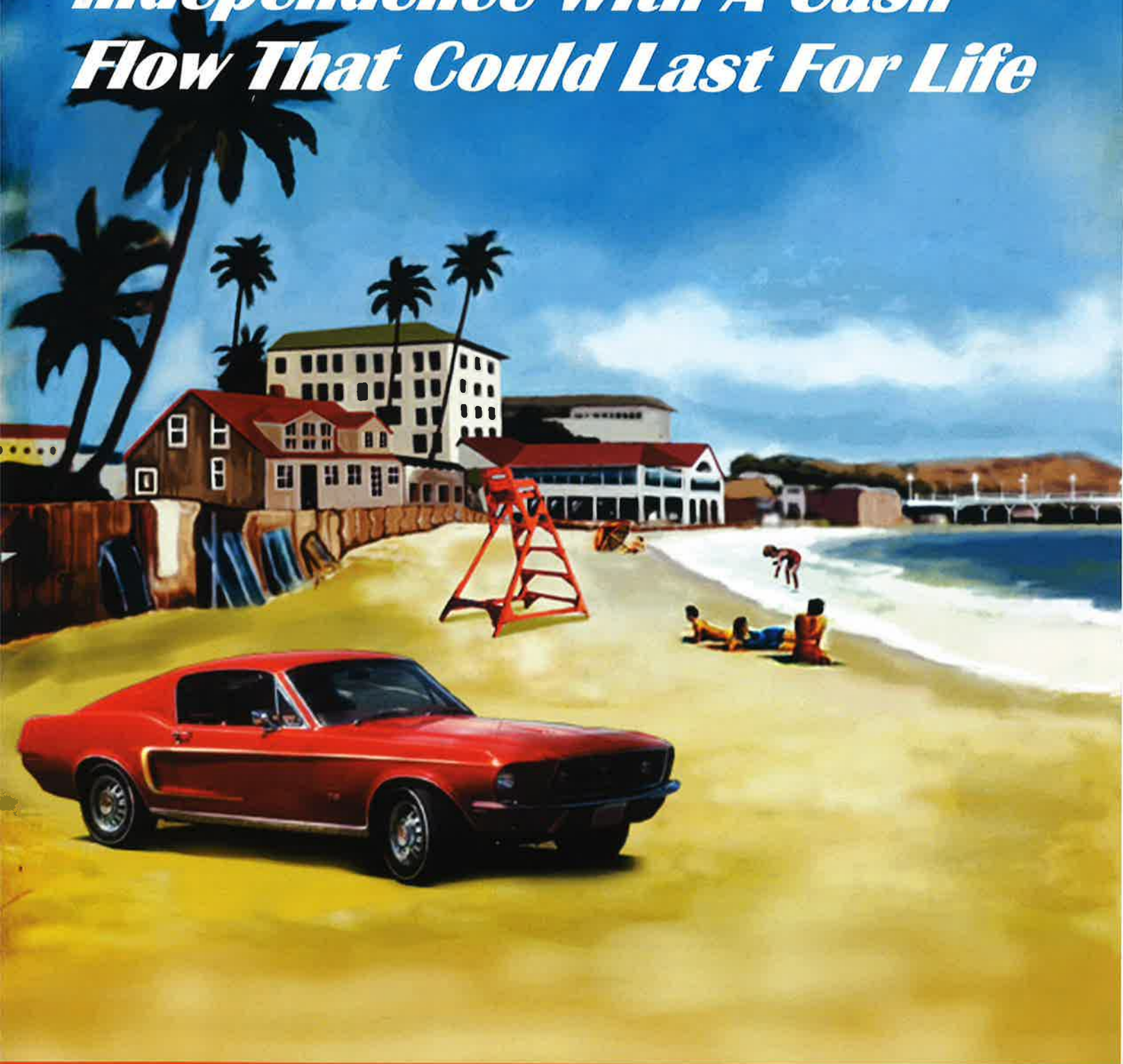
The IRA example assumes funds are in Stocks or Mutual Funds. *Assumes a 25% loss during year 5 of contribution and a 25% loss during year 3 of distribution. **Based on a flat 33% tax in retirement and 33% tax in contribution.

Taxes Are Just One Of The Enemies Of Wealth That We Can Help You Overcome

With A 401(k) The IRS Will Take Their Share...Whether You Like It Or Not!

Think of it like this: When you invest in a 401(k) or an IRA, the IRS will get paid. Right now they agree to take about a 30% share (the current tax rates). What if they decide instead of 30% that they want to take 40% or 50%? What control do you have? Would you enter a business partnership where your partner can change the rules at any time? Of course not. The reality is, it's hard to plan for retirement if you don't know what share of your money is really yours.

***Potentially Create
Independence With A Cash
Flow That Could Last For Life***



Peace of Mind And A Lifestyle Of Independence

Create A Cash Flow That You Can Count On

According to the Center for Retirement Research at Boston College, 53% of American households are at risk of not having saved enough to maintain their current living standards in retirement.¹ In fact, a recent Gallup Poll shows American's #1 fear is running out of money in retirement.²

	Very Worried/ Moderately Worried	Not Too Worried/ Not At All Worried
Not Having Enough Money For Retirement	59%	35%
Not Being Able To Pay Medical Costs In The Event Of Serious Illness Or Accident	53%	45%
Not Being Able To Maintain The Standard Of Living You Enjoy	48%	52%

Traditional sources of retirement are becoming less effective.

Social security is running out of money³, a new ruling in California paves the way for pensions to be trimmed or eliminated by bankruptcy, and stock market volatility makes depending on 401(k)s more risky than ever before.⁴ More and more American workers are delaying retirement because they lost significantly in the 2008 crash.⁵ Instead of focusing on saving up for a million dollar nest egg, the savvy American knows that income and cash flow are the key to security.

The IUL insurance policy is a strategy used by the wealthiest top 10% of Americans.¹⁰ Now you can use it too.

New Innovation Allows You To Have Your Cake And Eat It Too

You don't have to give up living a full and rewarding life just to make sure you don't run out of money in retirement. The conventional wisdom says you must stop spending, and hope your nest egg lasts longer than you do. What kind of retirement does that sound like? Do you want to spend your retirement on the couch watching re-runs? Or would you rather travel the world, visit your kids and grandkids, and enjoy the hobbies you've always wanted to spend time on? The IUL is an innovative cash value insurance policy that potentially solves the #1 problem people fear: running out of money in retirement. It can create a supplemental tax-advantaged cash flow that could potentially last for the rest of your life by combining the unique participating loan feature where your cash value can grow while you access your money and giving you the death benefit you need. Your cash value can potentially grow double digits and is still protected against market crashes. The IUL insurance policy also provides death benefit protection.

Financial advisors traditionally recommend that you withdraw no more than 4% of your nest egg each year to ensure that you will have enough money to last your lifetime. This advice might actually be putting your retirement at risk. Let's look at how well that's going to turn out for the rare person who actually has saved a million dollars.

Why You Should Be Focused On Income, Not A Big 'Nest Egg'

Four percent of 1 million is \$40,000 per year, but remember this is BEFORE taxes. At a 21% tax rate (15% federal and 6% state), your income is down to \$31,600 per year, or just over \$2,600 per month. And this assumes tax rates never go up. And that's assuming no losses.

What happens if your account has one single 30% crash during your retirement? Your \$1,000,000 is now \$700,000 and at 4% that means \$28,000 before tax, and \$22,120 after tax or just \$1,843 per month.

Does that sound like the retirement of your dreams?

This advice may have been sound in the early 1990s, but too much has changed to rely on this old, outdated advice in the volatile world we now live in. Things like longer life span, increasing taxes, market crashes and massive increases in health care expenses make it questionable to rely on the 4% rule for your retirement.

The Proof

Let's take for example a 41 year old who wants to retire at age 65.

IRA:

This projection assumes 7.0% growth. The full \$6,000 is deposited because taxes are deferred until withdrawal. Total taxes paid are \$87,816. In order to get \$25,424 spendable income the subject would need to withdraw \$33,899 because taxes have to be paid on this money. At this rate the subject will run out of money at age 75. The IRA provides \$263,447 in total cash flow after taxes.

Qualified Plan at 25% Loss ⁶
Annual Contribution: \$6,000
Projected Nest Egg: \$333,563
Taxable Income Equivalent: \$33,899 ⁷
Comparable After Tax Income Runs out at age: 75
Total Cash Flow: \$263,447
Total Taxes Paid: \$87,815

Other important facts about Qualified plans:

- Fully taxable in retirement
- Money at risk to losses
- Gains subject to market volatility
- Limited access to funds
- Exposure to higher tax rates in the future

Indexed Universal Life ⁸ (Not an investment)
Annual Premiums Paid: \$4,500 (\$1,500 going to tax)
Projected Nest Egg: \$252,828
Tax Free Cash Flow: \$25,424
After Tax Cash flow runs out at age: 100
Total Cash Flow: \$915,265
Total Taxes Paid: \$36,000

IUL:

This projection also assumes 7.0% growth. Taxes are paid up front, so only \$4,500 goes into the policy. The total taxes paid are \$36,000. The tax free cash flow of \$25,424 could continue to age 100. The IUL provides \$915,265 in total cash flow lasting to age 100.⁹

Other important facts about the IUL:

- Tax advantaged in retirement
- No risk of loss in Stock Market
- Gains are locked in each year
- Tax free cash flow could last to age 100
- Potential for double digit growth

Top 11 Reasons To Use The IUL Insurance Policy to Help Grow Your Wealth

1. Death Benefit Protection.
2. Provides tax-advantaged retirement income that could potentially last to age 100.
3. The cash value is protected from a market downturn because it's not invested in the stock market.
4. The only limit on how much you contribute is how much you can afford.
5. The cash value is available at any time.
6. The IUL can be used to finance yourself on major purchases, businesses or real estate investments.
7. The money grows tax-deferred, potentially double digits, and has averaged 7-9% over the past 25 years.
8. Experience steady growth, because there is no need to make up for market losses.
9. Any benefits remaining after you die, pass tax-free to your beneficiaries and avoid probate.
10. Maintain access and control of your money throughout your life (No penalties or red tape like qualified plans).
11. Creditor proof (in most states).

Remember The IUL is a tax-advantaged life insurance policy which means you pay taxes up front and never pay taxes on that money again (unless contract is surrendered).