



VARIATION VISIONS

# BUILD WEALTH DIFFERENTLY

*Scan. Learn. Decide if this strategy fits your future.*

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# WHAT IF YOUR MONEY DID MORE?

What if your money could:

- Grow over time
- Never lose when the market drops
- Stay accessible when you need it

*What would change if your money worked as hard as you do?*

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# THE SYSTEM IS WORKING AGAINST YOU

Most people face:

- Rising taxes
- Market volatility
- Inflation eating savings

*Doing the “right things” financially shouldn’t still feel like falling behind.*

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# THE TRADITIONAL PLAN FALLS SHORT

Save → Invest → Hope

- 401(k) / IRA
- Limited access
- Taxed later

*The traditional plan was never designed for flexibility or control.*

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# LIFE INSURANCE IS A FINANCIAL TOOL

It's a financial tool used by:

- Banks
- Corporations
- Legacy Foundation

*Life Insurance Isn't Just For Death.*

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# TERM LIFE INSURANCE

## Temporary Protection

- Low cost
- Covers a set period
- No cash value

*Protection is important – but what happens when the term ends?*

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# WHOLE LIFE INSURANCE

## Permanent Coverage

- Guaranteed growth
- Builds cash value
- Higher cost, less flexibility

*Guarantees matter, but so does having control over your money.*

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## THERES A BETTER WAY

Term = Renting

Whole Life = Owning

IUL = Owning with Flexibility

*What if you didn't have to choose between growth & flexibility?*

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# WHAT IS INDEXED UNIVERSAL LIFE?

## Indexed Universal Life (IUL)

- Permanent life insurance
- Flexible contributions
- Growth tied to market indexes

*A strategy designed to grow with you – not restrict you.*

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# GROWTH WITHOUT DIRECT MARKET RISK

Your money is:

- Linked to an index (like S&P 500)
- Credited interest based on performance

*What if you could benefit from the market without being exposed to it?*

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# PROTECTED FROM MARKET LOSSES

## Caps & Floors

- Cap = Max growth
- Floor = 0% loss

*Growth is powerful – but protection is what keeps you in the game.*

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# COMPOUNDING BUILDS REAL WEALTH

Your money grows over time

$$y = P(1 + r)^t$$

*Time + consistency = exponential*

*Time is the most important factor in building real wealth.*

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# GROWTH WITHOUT ANNUAL TAXES

## Growth

- Tax Deferred
- Market-linked potential

*It's not just what you earn – it's what you keep.*

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# YOUR MONEY STAYS PROTECTED

## Protection

- 0% loss floor
- No direct market risk

*Avoiding losses can be just as powerful as gaining returns.*

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# ACCESS YOUR MONEY ANYTIME

## Access

- Tax-free policy loans
- Use your money when needed

*Your money should be available when life happens.*

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# BECOME YOUR OWN BANK

Use your money without stopping growth

- Borrow against your policy
- Keep your money compounding

*What if you became the system instead of relying on one?*

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# KEEP THE INTEREST YOU PAY

Stop paying banks. Start using your own system.

Finance:

- Cars
- Opportunities
- Emergencies

*Every dollar of interest you pay is money leaving your system*

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# USE IT THROUGHOUT YOUR LIFE

Flexible for your life.

- Emergency fund
- Retirement income
- Business capital
- College planning

*The best strategy is one that adapts to your life.*

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## GET THE FACTS, NOT THE HYPE

**Is this too good to be true?**

No - it's strategy + structure.

**Is it risky?**

No direct market loss due to 0% floor.

**What's the catch?**

It must be designed correctly.

*Clarity removes doubt – structure creates confidence.*

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# DESIGN YOUR PERSONAL STRATEGY

Want to see how this works for you?

Book a free strategy session

<https://calendly.com/variationvisions-info/30min>

Contact Us: 1 (800) 470-6730

Email Us: [info@variationvisions.com](mailto:info@variationvisions.com)

*The next step is seeing how this fits your life.*

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