



# Protect What Matters

## Life Insurance Planning with Term, IUL, and More

At Innovative Wealth Management, we help clients evaluate life insurance solutions that protect family, preserve flexibility, and support long-term planning goals. Whether the need is temporary income protection or permanent coverage with long-term benefits, the right strategy can help bring greater confidence to the future.



### 1. TERM LIFE

- Affordable protection during key earning years
- Helps replace income and protect loved ones
- Ideal for temporary needs such as family, mortgage, or business obligations



### 2. INDEXED UNIVERSAL LIFE (IUL)

- Permanent life insurance coverage
- Cash value potential with tax-advantaged growth
- Market-linked upside potential with downside protection features
- Flexibility as needs evolve over time



### 3. ADDITIONAL PROTECTION SOLUTIONS

- Evaluate permanent coverage options beyond term insurance
- Help align protection with estate, income, and legacy goals
- Tailored guidance based on your needs and objectives



Life insurance is not just about protection. It is about preserving options, protecting the people you love, and making sure one unexpected event does not disrupt the plan.

Let's review whether your current coverage still fits your goals.

ETHOS QR CODE



Scan the Ethos QR code to get started, or contact us to discuss the right protection strategy for your needs.

Insurance products are offered through appropriately licensed professionals. Policy features, benefits, premiums, and availability vary by carrier, underwriting, and state. Guarantees are subject to the claims-paying ability of the issuing insurance company.