

## Indexed Universal Life (IUL) Insurance

There simply is no other financial product that can enhance future finances and protect against life's uncertainties as well as IUL.

IUL is simply the best multi-tasker in the financial tool box.

**Which column would you prefer for your financial foundation?**

	<b>A</b>	<b>B</b>
Guaranteed to never lose your money in the stock market	Yes	No
Participate in market upside	Yes	Yes
Potential to provide TAX FREE lifetime cash flow	Yes	No
Protection from future tax rate increases (if taxes increase, no effect on A as is tax free)	Yes	No
If disabled, company continues to pay annual premium/contribution	Yes (self completes)	No
Social security protection from taxation income avoids social security from being taxed	Yes	No

At premature death	<b>A</b>	<b>B</b>
Spouse/Family Receives	Acct value plus \$150,000 death benefit	Acct value only
Death proceeds	TAX FREE	Full taxed

**Which column would you prefer for your financial foundation?**

A = IUL

B = Traditional IRA/401k in mutual funds