

The Secret to Money

is Knowing Where to Save

Peace of Mind Comes from
Saving Money and Saving it at
the Right Place



Having access to Money,
whenever you need it,
can make you sleep
like a baby



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Looking for a Place to Save Your Money..?

Have You Heard about the IUL (Index Universal Life)

IUL is an Insurance Plan which allows you to Save Money and be Financially Covered for the FUTURE (whatever happens). Whenever you need Cash for certain Unexpected Events an IUL can give you Access to much more Money than what you may have saved. (see details)*

THE FUTURE IS LIKE THE WEATHER



An IUL Account can **prepare you Financially for the FUTURE in 4 Ways**

- a. Provide Money for Emergencies
- b. Provide Money to have Quality of Life if you live long
- c. Provide Money for Medical or for Long Term care when you need it
- d. Provide Money for your family or loved ones when you pass away.

An **IUL** Can Provide you with money when you need it most....

Some say that they sleep better at nights knowing that money will be available when they need it

From an IUL you can receive the Following benefits and More:

- Income (when you need it)
- Money for Medical (Even for Minor Qualifying Problems)
- Money for Long Term Care (due to chronic illness)
- Money for your family if you die.
- Access to your Savings at any age, TAX FREE
- GUARANTEE - You cannot lose money due to stock market decline
- Account is Protected – Against Lawsuits, Judgements, Bankruptcy, Divorce or any kind of Legal action against you.

Learn why the IUL is so Different from the other places where you can save money..

- a. An IUL protects your savings, it protects you from ever losing money in the stock market
- b. IUL offers Excellent Interest Rates, much better than most other places where you can save.
- c. Each IUL comes with a Guarantee that the interest rate you receive will never be below the floor rate and will never be negative.
- d. IUL allows you to access your savings at any age (No age Restrictions)
- e. IUL allows you to access your savings, TAX FREE
- f. Each IUL provides permanent Life Insurance (which you do not have to pay for separately)
- g. **From the Life Insurance you can receive money while you are alive in 2 ways**
 - Lump Sum payouts for qualifying medical problems (even if it is minor)
 - Monthly payouts for Long Term Care due to chronic illness
- h. **From the Life Insurance, your family or your loved ones also receive Money as Death Benefit when you die.**
- i. The IUL also protects your money against legal actions such as Lawsuits, Judgements, Bankruptcy, Divorce and much more.

The **IUL** is offered by many large Life Insurance Companies
Many of these companies are over 100 Years Old

Some of the Well-Known Companies that offer the IUL are:

Prudential	North American company
Fidelity	American national
AIG	Lincoln Financial
All State	Penn Mutual
Nationwide	Pacific life
Transamerica	National Life Group
Allianz	and many more..

The Following are some of the Differences between the **IUL** and other products

Differences between the IUL and a BANK ACCOUNT

- a. The interest rate in Banks Accounts are extremely low and provides little or no growth
- b. The growth on money in Bank Accounts are Taxable. Tax could eat away over 25% of your earnings.
- c. There is no permanent Life Insurance attached to your Bank Account. Therefore, in case of illness, or if you need money for Long Term Care or if you die, the money that you or your family will have access to, will be LIMITED, only to the amount that you have saved in your bank account.
- d. Your bank account is not protected against legal actions such as Lawsuits, Judgements, Bankruptcy, Divorce etc.

Differences between the IUL and 401K

- a. The money in 401K accounts are generally invested in the market
- b. 401K provides No Safety, you could lose a large portion of your savings overnight
- c. With 401K, you must pay Taxes when withdrawing funds
- d. With 401K, you have age restrictions. You pay a penalty if you start withdrawing funds before or after certain ages
- e. 401K does not provide permanent life insurance. Therefore, in case of illness, or if you need money for Long Term Care or if you die, the money that you or your family will have access to, will be LIMITED, only to the amount that you have saved in your 401K account.

Differences between the IUL and a Regular IRA

- a. With the IRA your money is most times invested in the stock market.
- b. When in the market, the IRA does not provide safety of your funds, you could lose a large portion of your savings overnight.
- c. The regular IRA is Taxable, you must pay taxes on your earnings.
- d. IRA has age restrictions, where you are required to pay a penalty if you withdraw your money before a certain age
- e. IRA also restricts the amount than you can save annually
- f. IRA does not provide permanent life insurance. Therefore, in case of illness, or if you need money for Long Term Care or if you die, the money that you or your family will have access to, will be LIMITED, only to the amount that you have saved in your IRA account.

Differences between the IUL and ROTH IRA

- a. With the ROTH IRA, your money is most times invested in the stock market.
- b. When in the market, the ROTH IRA does not provide safety of your funds, you could lose a large portion of your savings overnight.
- g. The ROTH IRA has age restrictions, where you are required to pay a penalty if you withdraw your money before a certain age
- h. The ROTH IRA also restricts the amount than you can save annually
- c. The ROTH IRA does not provide permanent life insurance. Therefore, in case of illness, or if you need money for Long Term Care or if you die, the money that you or your family will have access to, will be LIMITED, only to the amount that you have saved in your ROTH IRA account.

Differences between the IUL and an ANNUITY

- a. Most Annuities offer either a Low fixed interest rate or a variable rate
- b. For Annuities with Low fixed rate, the growth is generally very slow
- c. For Annuities with variable rates, there is generally no Guaranteed safety of your funds. You could lose a large portion of your savings overnight due to market decline.
- d. With Annuities you could be required to wait for 10 years or more before you can withdraw any significant portion of your funds without penalty.
- e. Annuities generally have age restrictions, regarding the age at which you can access your funds without penalty.
- f. Annuities are Taxable and taxes could eat up a significant portion of your earnings.
- g. Most Annuities does not carry additional life insurance. Your access to funds is LIMITED to what you have in your account. Therefore, in case of illness, or if you need money for Long Term Care or if you die, the money that you or your family will have access to, will be LIMITED, only to the amount that you have saved in the annuity.

Differences between the IUL and a MUTUAL FUND

- a. Mutual Funds are most times invested in the Stock Market
- b. As a result, Mutual Funds are generally very risky
- c. With Mutual Funds there are no Guarantees. You could lose a large portion of your money overnight.
- d. Mutual Funds are Taxable. Taxes could eat up a large portion of your earnings
- e. Mutual Funds does not provide Permanent Life Insurance. Therefore, in case of illness, or if you need money for Long Term Care or if you die, the money that you or your family will have access to, will be LIMITED, only to the amount that you have saved in the Mutual Fund account.

Differences between the IUL and TERM INSURANCE

- a. Term Insurance is not Permanent, it's for a term such as 10yrs, 20yrs, 30yrs
- b. Term Insurance is designed primarily to provide a death benefit.
- c. To receive the death benefit from a term insurance the insured must die within the term.
- d. If the insured does not die within the term then the policy is generally terminated. As a result, many people with Term Insurance end up late in life with no life insurance and in many cases, they can no longer obtain life insurance due to age or poor health.
- e. Term insurance does not provide cash accumulation or long-term savings. In most cases there is absolutely nothing to get back from the payments made over the years if the insured does not die within the term.
- f. Term Insurance most times does not provide flexibility in premium payments. If payments are not made on a timely basis then coverage is terminated

Differences between the IUL and **WHOLE LIFE INSURANCE**

- a. Whole Life Insurance is designed primarily to provide a death benefit up to age 100
- b. Although Whole Life Insurance can accumulate Cash Value, the cash is not designed to be taken as income but is designed to help to offset the cost of the life insurance as the insured gets older and the cost of life insurance becomes more expensive.
- c. Cash value in a Whole Life policy has to be accessed in the form of a loan and the loan rates are generally much higher than the interest rate that is paid on the cash in the policy, which is different from how loans work in the IUL.
- d. With Whole Life insurance, generally most things are fixed. It has fixed interest rate, fixed face amount and fixed premium. As a result, it does not have the flexibility offered by the IUL.

Differences between the IUL and the **UL or VUL**

- a. The UL (Universal Life) and the VUL (Variable Universal Life) carries no Floor or Guaranteed Minimum interest rate like the IUL
- b. With the UL (Universal Life) and the VUL (Variable Universal Life) you could lose a large portion of your cash accumulation overnight due to market decline

Differences between the IUL and a **MATTRESS ACCOUNT**

- a. The name Mattress Account is used for those who save money at home. There is absolutely no growth on money that is saved under the mattress. Mattress pays 0% interest rate.
- b. These savings are not considered safe because they are subject to thieves.
- c. Mattress Account does not provide Life Insurance. Therefore, in case of illness, or if you need money for Long Term Care or if you die, the money that you or your family will have access to, will be LIMITED, only to the amount that you have saved under the mattress.

IUL Benefits

Benefits	IUL	IRA/ 401K	Fixed CD	Stock/MF	Muni Bond	Corp Bond
Guaranteed Safety of Principle	YES	NO	NO	NO	NO	NO
Market Returns Without Risk	YES	NO	NO	NO	NO	NO
Tax Deferred Growth	YES	NO	NO	NO	NO	NO
Access To Funds W/O Penalty	YES	After age 59 1/2	NO	YES	NO	NO
Guaranteed Minimum Performance	YES	NO	YES	NO	NO	NO
Protection from Lawsuits, Creditors, Judgments	YES	NO	NO	NO	NO	NO
Hedge Against Inflation	YES	NO	NO	YES	NO	NO
Death Benefit (Tax-Free)	YES	NO	NO	NO	NO	NO
Tax Free Access To Funds / Income	YES	NO	NO	NO	YES	NO
Mandatory Age 70 1/2 Distribution	NO	YES	NO	NO	NO	NO
Non-Taxable Loans from Policy	YES	NO	N/A	N/A	N/A	N/A
TOTAL BENEFITS	11	1	1	2	1	0

Some Things in Life are Certain and Others are Likely to happen

If this is the Reality of Life, Why Not Be Prepared

There are Some things in life that are Certain and some that are highly likely to happen. It is possible that we could live a long life but while we are alive, we are certain to have health problems, sooner or later. It is also likely that as we get older, we may need long term care and it is a certainty that sooner or later we will die. If this is the reality of life and if we have discovered a place where **we can put away one amount of money (monthly or annually) and be automatically prepared for any of these events**, why would we not consider it?

Understanding the Importance of Financial Education

Financial Education is important because it's when you are educated regarding the places to save money and the differences between one place and the other that you can truly become your own money manger and be able to make better decisions regarding where to save.

IT'S NOT HOW MUCH YOU EARN THAT IS IMPORTANT, IT'S HOW MUCH YOU KEEP

When Preparing for your FUTURE it is not how much you earn that is important it is how much you save.

THE TIME TO PREPARE FOR THE FUTURE IS NOW

No one knows what the FUTURE holds or when the unexpected will happen so the time to plan for the Future is NOW.



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PRESENTED BY:

Details*

IUL (Index Universal Life) is a life insurance policy that allows the insured to save and to build cash value while having permanent life insurance which through the accelerated death benefit riders can provide payments for certain chronic, critical and terminal illnesses as well as a death benefit. The IUL is not a short-term savings plan. While cash could be available in as little as 30 days for qualified illnesses, from the life insurance, it generally requires time for the cash value to build up in the policy and the time could vary based on the amount of premium being paid as well as age. It is from the cash value that withdrawals or loans can be had, not from the face amount. Money from the life insurance can only be acquired for medical events which includes long term care due to chronic illness, varying categories of critical illness, terminal illness or in case of death it pays a death benefit to the beneficiary. Failure to support the policy with the required premium and for the required number of years could result in a lapse of the policy and the owner/insured could lose all or part of the premiums paid over the period that the policy was in force. The IUL is a life insurance product and life insurance can only be sold by licensed life insurance agents. This book is not designed to solicit life insurance sales but rather to educate readers regarding the features and benefits of the IUL so they can be better informed.

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