

CAN YOU AFFORD TO RETIRE?



\$11.54 AN HOUR
IS ALL IT TAKES

Would you consider hiring a new employee for \$11.54/Hour if they could create over

\$70,000 of retirement income for you?

\$11.54 an hour comes out to \$2,000 a month. If a 45 year old client put just **\$2,000 a month** into an **Indexed Universal Life Policy** until age 65, they would be able to withdraw an excess of **\$70,000 a year** for 30 years - *tax free!* Plus, they get all of this too:

Immediate Death Benefit Protection

Immediate peace of mind from the start with death benefit protection. The policy also provides death benefit protection in retirement, as long as the policy stays in effect.

Flexible Premium

Life insurance is not a qualified plan, so premium contributions are not subject to the limitations associated with tax qualified plan contribution limits. Also, any cash values grow on a tax-deferred basis.

Generally Tax Free Distributions

Clients can access any accumulated cash values within the policy generally income tax-free in the form of loans and withdrawals. As long as the policy is not a Modified Endowment Contract withdrawals are income tax-free up to the cost basis.

No Penalties or Required Minimum

Should you need to access the policy's cash value before retirement, you can do so without a tax penalty associated with certain tax-qualified plans. Plus, should the client later discover that they don't need access to cash values, they are not required to take distributions and may leave the death benefit as a legacy for their heirs.

YOUR LOGO
HERE

CONTACT US TODAY TO BEGIN PLANNING FOR RETIREMENT

Agent Name Here

Agent Email Here

Agent Phone Number Here