

## Tax-Free Retirement with IULs

# IUL

### Purpose

TAX FREE retirement income

**AGE RANGE:** 0-50 years old

### Benefits

#### **PROTECT FAMILY/INCOME**

Provides a death benefit during the client's formidable working years that decreases as the client takes loans from the policy

#### **PROTECT FROM MARKET RISK**

The IUL credits interest onto our client's policies on an index. The index is tied to a certain market strategy but has a floor (minimum interest rate) of 0.25% and a cap (maximum) of 12.5%. This is a huge advantage because our clients never lose money.

#### **PROTECTION FROM TAXES**

Utilizing the loan provision, the IUL can provide tax-free retirement income to supplement a client's retirement. As long as the client has the policy in-force for life (they do not have to pay for life), the distributions will be tax-free.

## PROTECTION FROM OUTLIVING RETIREMENT DOLLARS

There are safeguards such as the over-loan protection rider inside of the IUL that with some slight personal responsibility can provide lifetime income

**Retirement Concerns Solved:** How the IUL can relieve your client's retirement concerns

**Carrier:** Fidelity and Guarantee Life (F&G)

**How to illustrate:** F&G Illustration Video

## FUTURE PACING QUESTIONS/TRIAL CLOSES

- If your retirement was paid-out tax free, would your retirement be more comfortable?
- If I could show you how to keep 15-20% more of your retirement income that's something you want to know about right?
- Do you have a plan in place if you lose 20-30% of your retirement account?
- Would retirement be less stressful if you didn't have to worry about market risk?

**Sample illustrations:** [Click Here](#)

**Certification | Quility U:** [Click Here](#)