

How Does Universal Life Insurance Work?

Coverage you can depend on for life.

Universal life insurance is a type of permanent life insurance that provides coverage for life. It is made up of two parts: a death benefit, which is the guaranteed amount of money left to your loved ones, and a cash value component. The cash value earnings grow tax-deferred, meaning no tax will be due until they are withdrawn. You can also borrow money from the cash value. Keep in mind that you may have to pay interest on the loan.



One of the more flexible permanent life insurance plans.

Universal life insurance is considered to be more flexible than term or whole life insurance because you have the ability to adjust your premium payments to fit your situation. This means if money is tight, and you have sufficient cash value, you can lower or skip a premium payment simply by notifying your insurance agent.

Index Universal Life Insurance:

Index universal life insurance offers flexible insurance premiums combined with an index account. The index account provides the potential for earnings based on an index.

Index Universal Life Can Provide

- >> A Death Benefit
- >> Tax Advantages
- >> Growth Potential
- >> Downside Protection

Opportunities For Growth Potential

To build assets or increase purchasing power, growth has to exceed inflation, not just keep pace with it. A choice of domestic and global index account options may offer the opportunity you need to keep up. An IUL gives you the option to allocate your Net Premiums to one or more of the following accounts:

- >> Global Index Accounts
- >> S&P 500 Index Account
- >> Basic Interest Account

Families Need Solutions

There are a number of variables to consider when putting your financial house in order. Taxes, inflation and market volatility are just a few of the concerns that can make the whole process seem overwhelming. An IUL (Index Universal Life) may have features to help provide for the needs of today's families.

Some Key Features of an IUL

Index Account Options can Provide Growth Potential to Help Outpace Inflation



Guaranteed Minimum Interest Rate or "Floor" can Bring Safety Through Guarantees



Federal income Tax-Free Death Benefit to Help Protect Your Family if a Loved One Passes Away



Tax-Free Loans and Withdrawals, Tax Deferral on any Earnings, and Tax-Free Transfers can Help Reduce the Effect of Taxes



Contact Us Now to see if an IUL is right for you

INDEX UNIVERSAL LIFE IS NOT A SECURITY and index universal life policies are not an investment in the stock market or in the indexes. Index Account Interest is based, in part, on index performance.

Past performance of an index is not an indication of future index performance. There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the Company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.