

Super Charged ROTH 401(k) Alternative

Life insurance is more than just leaving behind death benefit funds to care for your family. Nowadays, Life Insurance is a financial tool used to build wealth on a tax-deferred basis. In fact, Life Insurance is such a powerful financial tool it can be more lucrative financially than a traditional retirement account, such as 401(k) or IRA.

Indexed Universal Life

Indexed Universal Life (IUL) is the *Super Charged* ROTH 401(k) Alternative that you can count on to protect you and your loved ones! There are many so advantages:

IUL

- **Tax-Deferred Growth** - so that your cash account grows faster because annual credited interest isn't taxed. Tied to market growth, like S&P 500.
- **Non-Reportable Income** - access your cash account through tax-free policy loans and withdrawals that won't raise your taxes or your modified adjusted gross income.
- **Supplemental Tax-Free Retirement Income** - that doesn't affect your tax bracket, Social Security benefits or Medicare premiums. Other income-producing assets could push you above government thresholds, taxing more of your Social Security income or increasing your Medicare premiums.
- **No Early withdrawal Penalties** - Access to your cash account is penalty-free and liquid.
- **Living Benefits** - Death Benefit may provide coverage for Critical, Chronic and Terminal Illnesses, on a tax-free basis.
- **0% floor** - Never lose invested funds when you have a guaranteed 0% floor.

vs.

ROTH 401(k)

- **Tax-Deferred Growth** - so that your savings grow faster.
- **Non-Reportable Income** - because you already paid taxes on contributions in a ROTH 401(k).
- **Withdrawal Penalties** - IRS penalizes early withdrawals, if take prior to the age of 59 1/2.
- **Values Change with the Economy** - because these contracts are not protected with a 0% floor, but are instead tied to securities in the market, 401(k)s are subjected to downturns in the economy.

Learn How You Can Keep More
Of What You've Earned

