

PAR Whole Life as A Portfolio *Diversifier*



Positioning Whole Life as a portfolio diversifier enables consumers to better understand how dividends can protect their bottom line during a bear market.

The Role of Participating Whole Life Dividends

Participating Whole Life insurance is materially different from its permanent insurance counterparts because it allows for cash accumulation through an earned Dividend. The earned dividend includes the guaranteed interest rate for the policy and the rate to determine the investment component. The amount of dividend that is credited to the policy for the year is indicative of current interest rates and company performance.

How WL Diversifies a Portfolio

Participating Whole life is uniquely positioned to enable insurance sales professionals to have a conversation with a clients that revolves around the idea of portfolio diversification since this type of cash accruing permanent life insurance contract grows based on dividends that are directly tied to company performance, as opposed to the market. Unlike IUL that can be expected to see some 0 credit years, Participating Whole Life can pick up the slack in a bear market because it isn't directly tied to it. There is a minimum guaranteed cash value that can always be relied upon and while dividends are never guaranteed, Fortress Brokerage Solutions works with A+ rated Whole Life insurance carriers that have paid consecutive dividends for 150+ years straight.

How New Illustration Rules Have Reinvigorated the Participating Whole Life Market

With the implementation of new rules surrounding the insurance industry's ability to illustrate permanent cash value life insurance, like AG49-B, Participating Whole Life insurance policies are in a better position to compete with Index Universal Life products.