

The insurance policy document emphasizes the importance of integrating life insurance solutions into various stages of an individual's financial journey. It highlights that many clients are interested in investment options that provide both upside potential and downside protection. The document outlines a solid foundation of financial products, including health insurance with a Health Savings Account (HSA), home and auto insurance, and term life insurance. It also discusses planning for the future with options like 401(k)s, IRAs, and permanent life insurance that offers cash value growth and tax advantages.

The policy suggests that permanent cash value life insurance can be a valuable addition, providing performance-driven protection that allows for potential cash value growth accessible without penalties, along with tax advantages, as long as the policy is maintained properly and is not classified as a modified endowment contract (MEC). It also mentions the availability of riders for long-term care expenses and permanent death benefit protection.

The document includes important disclaimers, stating that all guarantees and benefits are subject to the claims-paying ability of the issuing insurance company, Lincoln National Life Insurance Company, and that coverage may expire if premiums are not paid. It notes that variable products carry investment risks, including the potential loss of principal, and that all products, riders, and features are subject to state availability and may have limitations, exclusions, or reductions. Additionally, it clarifies that the policy is not a deposit, not FDIC-insured, and not guaranteed by any bank or government agency, with the possibility of value decline.