

Max Funded Life Insurance!



A way to safely shelter the growth of your money and the income it can create from income taxes that also includes added life insurance benefits!

This is most commonly done by using a New Generation Flexible Premium Life Insurance Policy called Indexed Universal Life from a highly rated Insurance company as the funding vehicle. Because the primary reason to purchase Life Insurance policy is to be used as a death benefit, the insured will have to be healthy enough to qualify for coverage.

Based upon your age, you will purchase the least amount of insurance allowable by laws passed by Congress for the amount of funding you plan to contribute to your saving program. As there is no limit to amount of contributions that can be set up to be made you can create as large a tax free retirement fund as aids needed to suite your purposes.

- The policy is made up generally of two parts, a life insurance element and a tax deferred savings element. We essentially force feed as much of the premium as possible into an tax deferred cash growth account housed in the Indexed Universal Life policy and use the rest of those premiums to purchase the minimum amount of life insure required by law. (the insurance company software is designed to do the calculations)
- Doing this correctly allows the policy to retain all of the legally proven tax related benefits of a life insurance policy.
 - The policy includes a tax free Life insurance death benefit that far exceeds the premiums contributed.
 - It provides Tax Deferred Growth on the cash value buildup with 0% downside risk
 - Includes a 2.5% underlying guarantee.
 - Income or access to capital is provided by Tax-free withdrawals through policy loans that can have as little as a 0% loan interest rate.
 - Critical Illness and Chronic Illness cash benefits if you qualify are also included in most states.
- The saving element of the policy's values are not invested directly into the market but are tied to the growth and only the growth of a market index like the S&P 500 index.
 - The policy has a key feature called annual reset that allow the cash values to participate in the annual or monthly growth of the index it is tied too but does not participate in any losses if the index should lose value. If the index should lose value during the year the policy values are reset to the initially values from the beginning of the year.

When set up correctly with the proper ratio of insurance to premium to life insurance coverage you can expect to be able to take your money out plus any earnings on an income tax free basis which can easily increase your retirement income by 25% to 40% or more.

