

Your forties. It's The Best Time to Start Building an Income Tax Free Retirement Plan!



As we age and reach Retirement Age, our priorities shift from acquiring wealth and assets to preserving it and ensuring financial stability in our golden years. While traditional retirement saving options, such as IRAs and 401(k)s, can provide significant benefits, a **Max Funded Indexed Life** insurance policy, can deliver unique advantages that make it an excellent option for those in their forties to insure a safe retirement for themselves in their 60's and beyond.

One of the most significant benefits of a **Max Funded Indexed Life** insurance policy for those in their forties is the ability to use their optimum earning years to safely maximize their investments. As people move deeper into their careers, their income typically increases, and they have more disposable income to invest. By funding a **Max Funded Indexed Life** insurance policy in your forties, you can safely take advantage of the power of compound interest and safely receive significant tax-free income from the policy in retirement.

Another advantage of a **Max Funded Indexed Life** insurance policy for those in their forties is the potential for having children out of college. Raising and educating children can be a massive financial burden, often leaving little room for retirement savings. Once children have graduated from college, parents have the ability to redirect those funds to other investment options, such as a **Max Funded Indexed Life Insurance** policy, to make up for lost time and allow them to catch up and safely supplement their retirement savings.

Planning for retirement that's only 20 years away is a significant consideration for those in their forties. While it may seem like retirement is far off, twenty years is a relatively short time to build a nest egg that will support a comfortable lifestyle for decades. **Max Funded Indexed Life** insurance policies offer the flexibility to withdraw cash value as a supplement to traditional retirement income streams such as Social Security, pensions, and other retirement accounts.

One of the most significant advantages of a **Max Funded Indexed Life** insurance policy is the tax benefits they provide. Unlike traditional 401(k)s and IRAs, a **Max Funded Indexed Life** insurance policy can safely offer tax-free income withdrawals via policy loans in retirement with the added benefit of no downside risk from market losses, which is especially important during one's retirement years.

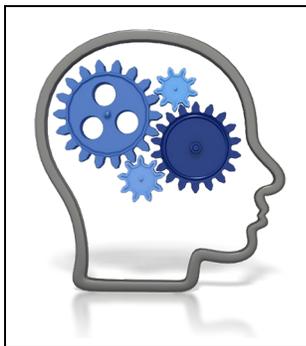
Additionally, a **Max Funded Indexed Life** insurance policy is not subject to required minimum distributions, which allows policyholders to maintain control over the funds and choose when to access them. Since there is no 1099 or W-2 issued when you take income via loans from the policy, that income will have no effect on means tested benefit premiums for Medicare Part A.

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Funding a **M**ax **F**unded **I**ndexed **L**ife insurance policy is easier in one's Forties, when one has more spendable income that can support the premiums to build a Supplemental Retirement Fund. Once the policy is in place, policyholder' cash values participate in the uptakes of the market by being linked to Market indices but not the downturns as they are not invested directly in them. If the indices have a downturn, the clients funds do not. If properly structured the client can even add additional funds to the pot as more funding comes available with income increases. The funds in the policy are also always available both penalty and income tax free if funds are needed for any reason, using policy loans or withdrawals, reducing premiums, and or adjusting the death benefit.

In conclusion, a **M**ax **F**unded **I**ndexed **L**ife insurance policy is a smart investment option for those in their 40's, who will, in less time than one can imagine, be approaching their golden years. By funding a **M**ax **F**unded **I**ndexed **L**ife insurance policy in your forties, you can safely take advantage of your maximum earnings potential and your subsequent increased spendable income, having the financial freedom after your children have graduated from college, to fund your retirement in a way that will make your retirement years, your best years ever. One truly needs to make a concerted effort to start contributing to a safe plan for retirement that may only be about 20 years away, and begin receiving significant tax benefits safely today that will continue throughout your retirement, by doing so.



***“Just think about it!
It's simply, pretty obvious, if you don't
make the commitment to do this for
yourself, in most cases, no one else,
will do it for you!”***

The **M**ax **F**unded **I**ndexed **L**ife Insurance Policy:

***“IT'S THE BEST SUPPLEMENTAL RETIREMENT PLAN
OF THE 21st CENTURY!”***

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The **M**ax **F**unded **I**ndexed **L**ife Insurance Policy provides a program with:

1. No contribution Limits to allow you to create all the plan you will need.
2. No earnings limitations or qualifications to participate.
3. Penalty free and tax-free access to capital for any reason.
4. The opportunity for safe market like returns.
5. No risk from markets losses, even and especially during retirement.
6. Life Insurance is included.
7. Chronic Care cash benefit coverage is included.
8. Critical care cash benefit coverage is included.

Most Importantly, it's a Retirement Savings Plan that:

“Safely Provides Income Tax-free Retirement Income that can easily, Increase your Spendable Retirement Income by 25% to 40% or more!”

Consider speaking with the financial advisor that shared this with you to explore the various **M**ax **F**unded **I**ndexed **L**ife insurance policy options available and find the best one for your retirement savings goals.

This document provided by:

Note: A **Max **F**unded **I**ndexed **L**ife insurance policy can only be provided to you by a Fully Licensed Life Insurance Professional, who is Licensed to do business in your State.**

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To get this message across, I have put together 8 sample emails on the topic of getting a **M**ax **F**unded **I**ndexed **L**ife Insurance Policy to solve a Retirement Funding problem:

Email 1 - Subject Line: Don't Let Your Retirement Dreams Fade Away

Dear [Recipient],

Are you feeling the pressure of preparing for retirement? Do you wish to ensure that you can enjoy your golden years without any financial worries? If so, we have a solution that can help you achieve your retirement goals – max funded indexed life insurance.

Max funded indexed life insurance is a tax-free way to accumulate wealth and generate a steady stream of income tax free retirement income. With guaranteed minimum interest rates, this insurance policy also allows you to participate in the stock market's gains while protecting your savings from market downturns.

As you approach your retirement years, securing a stable income source becomes increasingly critical. According to recent studies, the average future retirement income gap for those aged 45-54 is \$19,000 per year. With max funded indexed life insurance, you can bridge this gap and enjoy a stress-free retirement.

Don't let your retirement dreams fade away. Contact us to learn more about how max funded indexed life insurance can secure your financial future.

Best regards,

[Your Name]

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Email 2 - Subject Line: Is Your Retirement Savings Plan Failing You?

Dear [Recipient],

As a current or soon to be empty-nester, you've likely spent years working hard to come up with the extra savings needed to build your retirement savings after taking care of children's needs. But is your current plan delivering the returns you need to retire comfortably?

Traditional retirement savings plans such as 401(k)s and IRAs may not provide the guaranteed returns and tax-free benefits that max funded indexed life insurance offers. With a max funded indexed life insurance policy, you can enjoy tax-free withdrawals, health benefits, death benefits, and guaranteed minimum interest rates.

Did you know that only 77% of Americans aren't confident that they will have enough saved for retirement? Don't be part of that statistic. With the addition of a max funded indexed life insurance policy to your retirement plan, you can fill the gap and can enjoy a reliable retirement income stream and peace of mind.

Let us help you secure your financial future. Contact us today to learn more about our max funded indexed life insurance policy.

Best regards,

[Your Name]

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Email 3 - Subject Line: Protect Your Retirement Savings from Market Volatility

Dear [Recipient],

Are you concerned about market volatility impacting your retirement savings? Traditional retirement savings plans like 401(k)s and IRAs can be vulnerable to market fluctuations, potentially impacting your retirement income.

Max funded indexed life insurance can protect your savings from market downturns while allowing you to participate in the stock market's gains. With guaranteed minimum interest rates, this insurance policy provides a tax-free way to accumulate wealth and generate a reliable retirement income stream.

According to a recent survey, 54% of Americans haven't calculated how much they need to save for retirement. Don't leave your retirement savings to chance. Invest in a max funded indexed life insurance policy and enjoy the benefits of a stable, tax-free retirement income.

Contact us today to learn more about how max funded indexed life insurance can secure your financial future.

Best regards,

[Your Name]

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Email 4 - Subject Line: How Max Funded Indexed Life Insurance Benefits Empty-Nesters

Dear [Recipient],

As a current or soon to be empty-nester, you have unique financial needs when it comes to retirement planning. You will need a reliable income source that will sustain you throughout your golden years without putting your nest egg at risk.

Max funded indexed life insurance can cater to these specific needs, offering a tax-free way to accumulate wealth and generate a steady stream of retirement income. With guaranteed minimum interest rates, this insurance policy also protects your savings from market downturns.

According to recent studies, nearly 60% of retirees say they have spent more in retirement than they expected. Don't be caught off guard. Invest in a max funded indexed life insurance policy to ensure a comfortable retirement.

Let us help you secure your financial future. Contact us today to learn more about the unique benefits of max funded indexed

Best regards,

[Your Name]

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Email 5: Subject Line: Secure Your Tax-Free Retirement Income Today

Dear [Name],

Are you in your 40's and looking for a reliable way to secure your retirement in a never taxed income tax-free retirement plan? If yes, then we have some great news for you!

Introducing Max Funded Indexed Life Insurance, the perfect financial solution for current and future empty-nesters who want to secure their retirement. Our insurance policies come with unique benefits that cater specifically to your financial needs.

With Max Funded Indexed Life Insurance, you can enjoy:

- Guaranteed Tax-Free Retirement Income
- Protection of Your Life Savings
- Potential for Higher Returns

Don't wait for retirement to secure your future. Act now and enjoy a comfortable retirement life. Contact us today to learn more about Max Funded Indexed Life Insurance.

Best regards,

[Your Name]

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Email 6: Subject Line: Max Funded Indexed Life Insurance – The Smart Way to Secure Your Retirement

Dear [Name],

Did you know that most retirees spend a significant portion of their retirement income on taxes? This can be a significant burden for those on a fixed income. Luckily, Max Funded Indexed Life Insurance can help you secure a tax-free retirement income.

Max Funded Indexed Life Insurance offers a unique benefit to policyholders: the potential for higher returns. With our policies, you can earn returns that are linked to the stock market, but without the downside risk. This means you can potentially earn higher returns without worrying about losing your hard-earned savings and this is especially important during your retirement years.

Moreover, our policies provide you with a death benefit as well as added Critical and Chronic Care cash benefits that protects you and your loved ones from financial difficulties in case of an untimely major illness or death.

Don't wait to secure your retirement income. Act now and take advantage of Max Funded Indexed Life Insurance. Contact us today to learn more.

Best regards,

[Your Name]

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Email 7: Subject Line: Max Funded Indexed Life Insurance – The Perfect Solution for Empty-Nesters

Dear [Name],

Are you a current or soon to be empty-nester looking for a way to secure your retirement income without sacrificing your current lifestyle? If yes, then Max Funded Indexed Life Insurance is the perfect solution for you.

Our insurance policies provide you with a guaranteed tax-free retirement income, which means you can enjoy your retirement without worrying about taxes eating into your income.

In addition, our policies offer the potential for higher returns, which can help you grow your retirement savings faster. Plus, you'll have peace of mind knowing that both you and your loved ones will be protected in case of an untimely health crisis or death.

Act now and secure your future with Max Funded Indexed Life Insurance. Contact us today to learn more about our policies.

Best regards,

[Your Name]

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Email 8: Subject Line: Don't Miss Out on a Tax-Free Retirement Income Opportunity

Dear [Name],

Did you know that less than 1% of Americans have a tax-free retirement income?

Only people with taxable income will have to pay for the future tax increases that are sure to happen!

Don't miss out on this great opportunity to secure your future and enjoy a comfortable retirement.

Max Funded Indexed Life Insurance provides you with a guaranteed tax-free retirement income, which means you can enjoy your retirement without worrying about taxes eating into your income.

Moreover, our policies come with Critical and Chronic Care cash benefits as well as a death benefit that protects both you and your loved ones from financial difficulties in case of an untimely major illness or death.

Don't wait to secure your future. Act now and take advantage of Max Funded Indexed Life Insurance. Contact us today to learn more.

Best regards,

[Your Name]

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Additional resources to help you find qualified prospects, build relationships, close more sales, and to help build your Insurance Practice today and into the future!

Targeted Small Business Owner Lead Lists:

<https://5centleads.com>

Free CRM with email sending and tracking capabilities:

<https://5centleads.com/marketing-crm>

IUL Relationship Building Marketing Videos & Email Scripts:

<https://5centleads.com/7touches>

Max Funded IUL Comparison Sales Software

<https://tlgts.com>

To get the first 3 pages as a fillable form you can personalize:

<https://taxfreemoneymachine.com/as-we-age>

If you have any questions about anything discussed in this document, feel free to call or write:

Call: Louis G. LaBash at: 1-855-LESS-IRS

Email: louis.labash@financialscenarios.net

To set up a call, go to my Calendar:

