

Help Protect Your Financial Future

WITH INDEXED UNIVERSAL LIFE INSURANCE



Life is a journey and no matter how much you plan, there are uncertainties along the way. One way to help prepare for your financial future may be to purchase Indexed Universal Life (IUL) insurance, which is one of the fastest growing life insurance segments in the industry. IUL policies have become popular due to their flexibility, the opportunity for tax-free distributions, their limited exposure to down-side market risk and the ability to withdraw money prior to death for various health issues. These policies may be great if you are trying to optimize your resources and protect yourself from the various life events you may encounter during your lifetime.

Tax Benefits

When it comes to the potential tax benefits of IUL policies, there are several factors to consider.

- **Beneficiaries do not pay income tax on the death benefit.**
- **Any accumulation within the policy will grow income tax deferred.**
- **Income tax-free distributions in the form of policy loans may be used for needs such as supplemental retirement income, college funds, medical or financial emergencies.**

Living Benefits

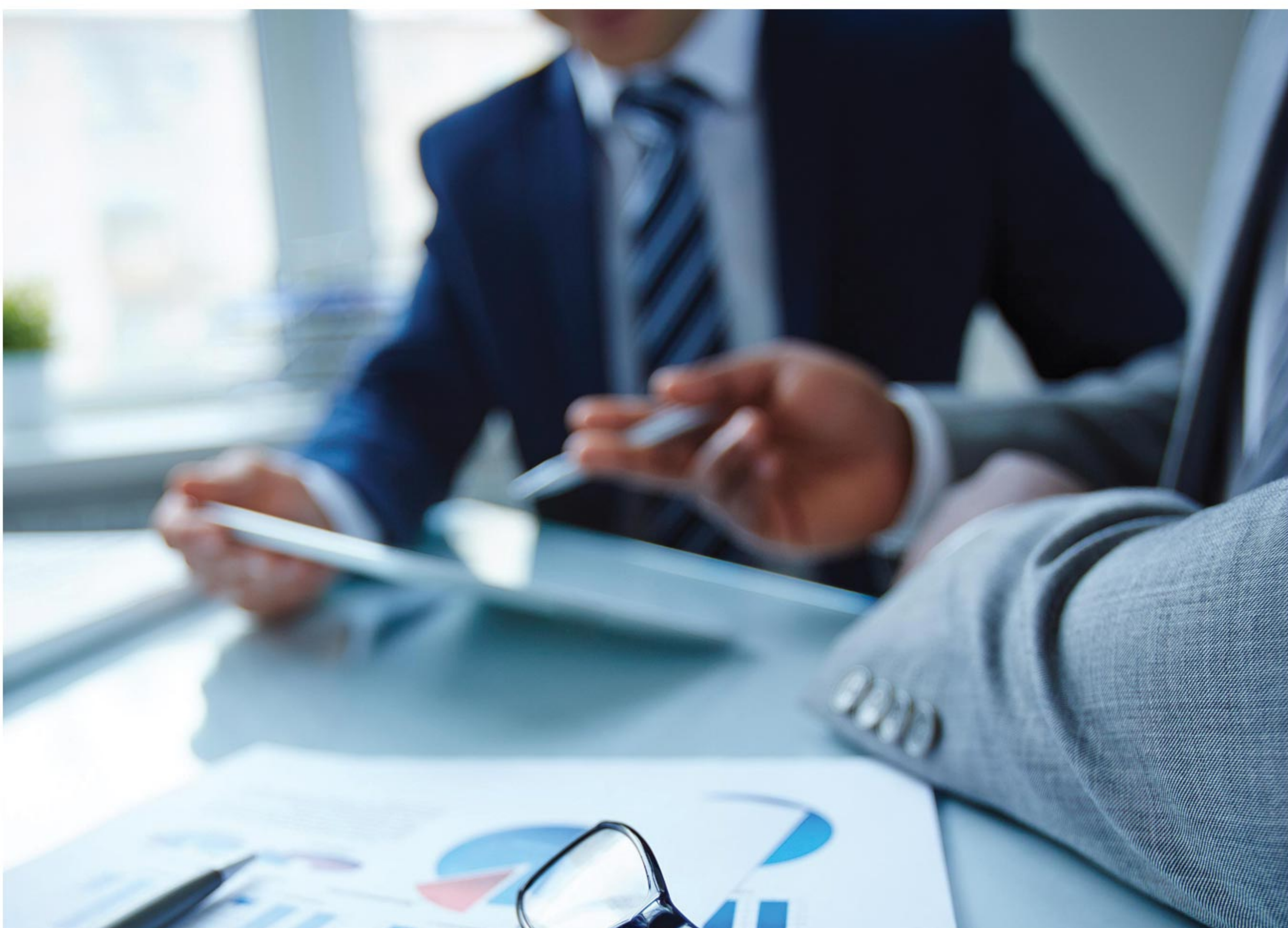
Life insurance policies have evolved over the last 5 to 10 years. Now policies can provide what is known as living benefits, or accelerated death benefits.

- **Living benefits offer access to dollars prior to the insured's death.**
- **They can provide coverage for things like terminal, critical or chronic illness, nursing home care, and even long-term care.**

Flexibility and Control

Two of the most important features to IUL policies are the flexibility and control that policyholders have with the premiums and distributions.

- Policyholders have the ability to withdraw funds prior to age 59 ½ without an IRS penalty of 10%.
- There are no Required Minimum Distributions (RMDs) at age 70 ½.
- Premium payments can be adjusted. They could be increased, decreased, or even stopped if needed.



Cash Value Benefit

IUL insurance offers a cash value benefit which may give you more control over your retirement planning but might also provide for many of life's circumstances such as:

- Unexpected medical or long-term care expenses.
- Funding a college education or a special occasion such as a wedding.
- Making sure heirs are provided for.
- Planning for a new business or expanding a current one.

Ready to Learn More?

Contact us today to learn how IUL insurance may help protect your financial future.



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