

Sales Idea: Help Clients Build Wealth Outside of the Business

Many of your clients are living out their dreams by working hard and building successful businesses. But have they thought about diversifying their wealth?

To establish some form of protection of their personal assets, your clients have likely incorporated the business or set up a limited liability company (LLC). Often though, these protections are a 'set it and forget it' measure once put in place. Later, they may end up in a scenario where they experience great success but their wealth is entirely tied up in the business. This creates a need for the owner to diversify their wealth, and that is something a life insurance policy can help with.

Life Insurance as the Solution

Income Advantage IUL can help build wealth outside of the business.

Here are some questions to get the life insurance conversation started:



Do you have substantial personal assets?



Are all your assets business assets and, if so are the subject to the business's creditors?



Do you have children? If so, will they all be receiving part of the business equally?



Do you have personal assets outside of the business set up to equalize your children's inheritances?



Are you prepared if the sale of your business doesn't bring a high enough purchase price to fund your planned retirement? Do you have other savings or funds that you can access and tap into?



Does your business have lasting value through technological and economic advances in the unforeseen future? Do you have other investments and savings available to access in case the value isn't high enough due to the technological or market advances?



Pros of Income AdvantageSM IUL:

- Diversified asset allocation strategy to help business owners achieve financial goals
- Income replacement after the owner's death
- Family harmony created by providing an equal inheritance
- Cash value access¹
- Tax-advantaged growth and income tax-free death benefit²

Help ensure your clients plan for their intended legacy.

For more information on Income Advantage IUL, visit www.DiscoverIUL.com

¹The amount that may be available through loans or withdrawals, as defined in the contract.

²Consult with a professional tax and/or legal advisor before taking any action that may have tax and legal consequences.