

Sales Idea:

Building Wealth Outside
of Your Business



Income AdvantageSM IUL can help business owners protect their families and build wealth outside of their businesses.

It's a familiar story. An individual with the dream of being her own boss and the grit to make it happen starts a business. Then, to protect personal assets from business creditors, she incorporates the business or forms a limited liability company (LLC).

Twenty years go by and the business is extremely successful, but all of the owner's wealth remains tied up in the business. You don't have to be an heir to a horse and buggy fortune to know this can be a recipe for disaster. The business owner needs to diversify her wealth.

Some Things to Think About:

Business owners need to understand the importance of diversification. Get the conversation started with these questions.

- Do you have substantial personal assets? Are they protected? Or are all your assets business assets and subject to the business's creditors?
- If one of your children will not be receiving the business, do you have personal assets outside of the business to equalize your children's inheritances?
- What if the sale of the business doesn't bring a high enough purchase price to fund the retirement you've dreamed of? Are there other savings you can tap?
- What if technology or economic times make your business obsolete like the horse and buggy manufacturer of long ago? Have your years of work provided lasting personal value?

The Benefits of Indexed Universal Life Insurance

A diversified asset allocation strategy is key to helping business owners achieve their financial goals. As part of that strategy, Income AdvantageSM IUL can help provide:

- Income replacement for the family if the business can't continue after the owner's death
- An inheritance for children that couldn't or shouldn't participate in the business
- A cash value¹ component that could be used to supplement a college or retirement fund
- And unlike some other investment vehicles, a properly structured IUL policy provides tax-deferred growth so the value that builds and remains in the policy doesn't result in additional taxes

For more information about Income Advantage IUL, visit discoverIUL.com.

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Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

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