In Today’s World, Making Sure You Have Sufficient Retirement Income Can Be a Challenge.

In an ever changing and volatile world where financial markets can be unstable and medical expenses seem to be skyrocketing, making sure you have sufficient retirement income can be a challenge. Many high-income earners make an effort to maximize their retirement plan contributions while diversifying their total financial portfolio. But, even with your contributions maxed out, you may not be certain of having enough income to maintain your desired standard of living in retirement.

Life insurance can help supplement your retirement income with tax-advantaged cash value. Using life insurance in retirement planning offers:

- An opportunity to increase your retirement income if you are already maximizing your contributions to qualified plans.
- Access to accumulated cash values for any reason, including retirement income.
- The ability to add riders to the insurance policy for greater protection and flexibility.
- The chance for small business owners to supplement their existing retirement plans.
- The chance to delay taking your Social Security benefits until later in life – potentially increasing your monthly payout.
- The policy’s cash value grows over time and is tax deferred.
- In retirement, you can access the cash value through loans and withdrawals to provide you with supplemental income when you need it.
- At your death, the remaining death benefit will be paid out to your heirs.

Life insurance can provide the supplemental income you may need in retirement, and if not, it passes on to your heirs – income tax free! It’s a great safety net for your future and your families!

How the Strategy Works:

- Over fund a life insurance policy by paying higher than needed premiums with the intention of maximizing cash values.

Call Us Today!
800.422.7536