




IT'S TIME LIFE INSURANCE PROVIDED MORE THAN JUST A DEATH BENEFIT.



Turn life insurance into a powerful asset class.

 Universal Financial Consultants
www.ufc.bz | 800-661-6596

TODAY'S PRE-RETIREEES & RETIREEES FACE MORE RISKS THAN EVER

Many Americans are worried about achieving and maintaining their ideal lifestyle in retirement as taxes and healthcare costs continue to rise. Moreover, the threat of market volatility and the likelihood of living longer causes for even more concern when discussing the security of their portfolio.

Another top concern is the threat of family dynamics. Although rarely addressed ahead of time, it is extremely common for disagreements and conflict to arise when trusts and wills are not properly designed, which can become a large source of additional stress during an already difficult time of loss.

No one can predict the future. That's why, in times of volatility and uncertainty, it is important to revisit retirement plans to ensure protection against these threats and provide a level of control.

TODAY'S TOP THREATS TO RETIREMENT SUCCESS:

1 MARKET VOLATILITY

2 LONGER LIFESPANS

3 INCREASING TAX RATES

4 RISING COST OF HEALTHCARE

5 FAMILY DYNAMICS



THE FACTS:



The likelihood of living past age 100 has **increased 43% in the last 10 years.**



Healthcare costs are **up 500% in the last 20 years.**



The fastest growing populations seeing bankruptcy protection: **65+ up 150% and 75+ up 433%**

WHAT DOES YOUR PREMIUMLIFE™ LOOK LIKE?

Whether your clients are saving for, approaching, or already in retirement, it is likely they have an idea of the ideal lifestyle and legacy they would like to achieve and maintain.

Here at Universal Financial Consultants, we trademarked the PremiumLife™ strategy, which is a uniquely designed financial strategy that helps clients achieve the lifestyle and legacy they've always dreamed of.

What does the PremiumLife™ look like to you?

Will you be traveling the world? Possibly gifting the opportunity of a college education for your grandchildren? Or simply enjoying your days on the boat you've had your eye on?

To us, the PremiumLife™ is full of friends, family, rich experiences, and confidence in your own success and that of clients and friends.

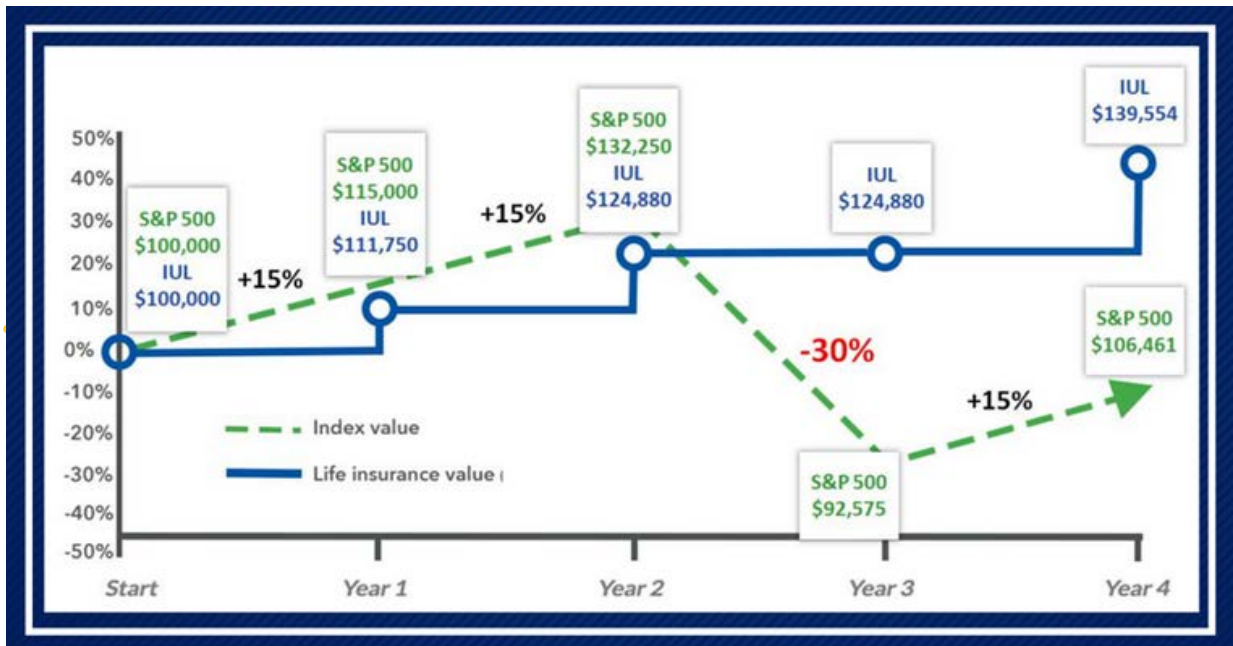
THE POWER OF A PREMIUMLIFE™ PLAN:

- ✔ Tax-Free Income
- ✔ Healthcare Funds
- ✔ Debt Protection

The PremiumLife™ Strategy provides clients the advantage of building and protecting their assets - for them and the well-being of their family. It offers the opportunity to create supplemental tax-free retirement income, protect against downside market risk, and create a legacy through a high-value life insurance policy. With its flexible premium options, provisions for healthcare funds, and the performance stability of the top insurance carriers in the world, we strongly believe it makes a for a powerful contribution to any portfolio.



PARTICIPATE IN THE UPSIDE OF THE MARKET, BUT NEVER THE DOWNSIDE.



Through a powerful index hedging strategy, the client has the opportunity to buy the right to participate in the market, rather than buying stock directly. Through this, the client participates in the upside of the market, but never the downside. With the protection of a 0% floor, those with a PremiumLife™ policy will never participate in the negative returns of the market and will instead "stop the drop" when the allocations reach a 0% earnings rate.

As a trade off for this floor protection, earnings are "capped" on the upside. This means as the market value increases, the client will participate in the gain up to a certain point. In the above example, the earnings are capped at 11.75%. So, if the

market earns 9.5%, the PremiumLife™ policy will increase by 9.5%. But, if the market increases by 15%, the PremiumLife™ policy will increase by only 11.75%.

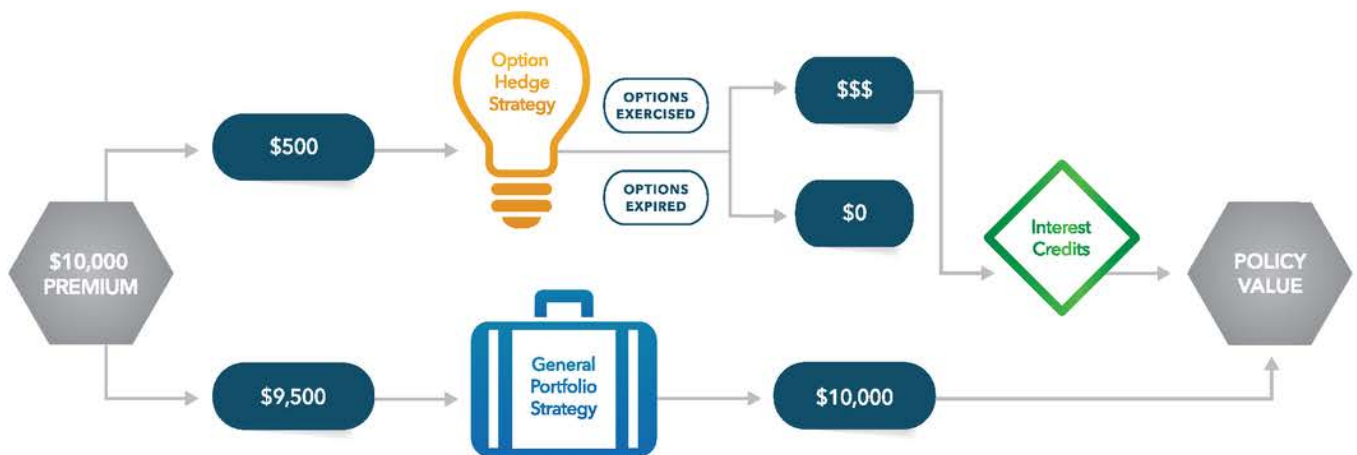
However, where the value is truly proven, is in year 4 when we see a 30% market correction. Those who are directly invested in the market would feel the full impact of the 30% drop, while those with a PremiumLife™ policy will simply remain where the last year's value left off.

Moreover, as the market rebounds, those invested directly in the market have much more to make up after the 30% drop while those with a PremiumLife™ policy start out ahead.

WHAT DOES PREMIUMLIFE™ DO?

PremiumLife™ contains an Indexed Universal Life policy that accumulates cash value through interest credits based on the performance of a stock market index. Traditional investments can fluctuate with the ups and downs of the market; though PremiumLife™ strategies are based on the performance of market indexes, they are not directly invested in the stock market.

Instead, interest is credited to the policy's cash value based on the performance of an index, such as the S&P 500. Various index allocations are available so you and your client can select one that aligns with their goals and risk tolerance. These index allocations can be changed each year, on the policy anniversary, as conditions warrant.



HOW IT WORKS:

1 Client pays a premium to the insurance company who will then invest the majority of that premium into a general portfolio comprised of high-grade bonds, while the rest is used to purchase an option hedge strategy tied to an index to pursue growth and hedge performance risk.

2 The general portfolio is designed to grow back to the original premium amount, which, in this case, is \$10,000, and is protected from market losses.

3 As the allocated index experiences growth, interest credits will be added to the policy's cash value. If the index does not experience positive growth, the options simply expire and only the purchase price of the option is lost.

4 As the cash value in the policy grows, the client can decide to take tax-free distributions from the policy or simply allow the death benefit to grow in favor of its beneficiaries, also tax-free.

BENEFITS OF A PREMIUMLIFE™ STRATEGY

- Flexible premiums to adjust as necessary
- Policy credits never lower than 0%
- Access tax-free income before age 59 1/2 without any IRS penalty
- Tax-Free death benefit may be accelerated for long-term care expenses



PremiumLife

PRESENTED BY: UNIVERSAL FINANCIAL CONSULTANTS

Are you ready to take the next steps to helping more clients build a worry-free retirement?

Contact us for access to our collection of proven PremiumLife™ sales tools such as:

- **Exclusive automated email and social media drip marketing campaign that converts to appointments**
- **Customized, scripted, and fully branded digital presentation that helps handle any objection that may come your way**
- **Interactive calculators and proof from real policies on how the PremiumLife™ Plan beats traditional investment practically every time**



**QUOTE
MY CLIENT**

CONTACT US TODAY!



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