

New Improved Life Policies Are Far Superior

Every current policy holder should have an annual life insurance review (similar to an annual health physical) to thoroughly understand precisely what they are spending their premium dollars on.

They should also explore if other options prove to be more advantageous and profitable.

Modern Life Policies Improves Your Family's Future

Traditional Whole Life Insurance

No Disclosure of your money

Using 1952 & 1980 mortality tables

Add fees to "cost-per-\$1,000"

Low rate of return (3%-4½%)

Costs money to borrow funds

Tax deferred – could pay taxes

Cash value includes dividends

No flexibility w/ written contract

Equity Index Universal Life Insurance

Total Disclosure to the penny

Use 50% lower 2001 mortality tables

No fees added to "cost-per-\$1,000"

High rate of return (15 yr avg. 8%)

No cost to borrow money

TAX FREE – to use or leave for heirs

Principle & interest can not go down

Flexible options throughout life

You can enjoy greater peace of mind & family wealth