Let’s take a look at how this plan actually worked over the past 10 years. Now, a couple of important items here – the first is that past performance is no guarantee of future returns. Now, that’s a given. Plus, this plan was revised last year with new lower cost of insurance factors with the new CSO 2017 tables. But, this will give us a fair look of the past.lk

It’s about your objectives. You have the $500,000 at the bank where safety is so important. You’re getting almost 3% there with no risk. You’ve been looking at annuities. Here, our $500,000 immediately provides over $1,500,000 of tax free life insurance protection. So, if you plan was to leave money for the kids or grandkids, we solved that objective just by the purchase of life insurance.

But… what about accumulation? It would be nice to improve on a 3% return wouldn’t it? Let’s take a look at the past. If you would have purchase January 1 of 2019, at the end your account value would have already exceeded the amount you put in plus you had the life coverage. Over the past 10 years, your account would have jumped up to $914,670. Inside the crediting strategy, the worst you could do was .25 of 1%. What a great way to lock in safety!

Need money? I know you said you would never use the cash but you can take 20% free withdrawals each year.

Let’s take on another important what if… YOU!

Based on severity, if you have a critical or chronic illness, you might be able to access almost all of the death proceeds for your personal benefits. See, if you can’t do 2 out 6 living activities, you can access up to 25% of the benefit per year. On critical illness like heart attack, stroke, cancer, etc, it’s based on severity but that cash could come in handy!

To me, it’s a complete protection plan. What do you think?

Great, let’s see if we can make this happen.