After doing social intel –

I wanted to tell you a bit about my story. I sell discounted dollars. See, you have a problem and that problem is “will I have enough money at retirement”. With what is going on in this world, I think we all believe taxes are going to go up. In fact, we’re in the lowest tax bracket we have ever been in, thanks to the Job Act bill in January of 2018.

So, it doesn’t make much sense to be “saving” dollars in a qualified account on a before tax basis when we will have to tax on every single penny, every single penny at distribution. What if the tax bracket was 50% when you combined state and federal? If you had saved $500,000, YOU would lose $250,000 of that immediately when you took it out!

My job is to help you solve problems. It wasn’t long into my career that I began to realize what it means when you read the front page of a life insurance policy. “We promise to pay..What? the face amount of the policy…When? Immediately upon proof of death.”

I began to understand this tremendous thing we have for sale. “We’re underwriting your tomorrow. How much are they worth to you

The fundamental purpose of life insurance was … to create cash. The stock market is where money makes money. But life insurance creates cash where non had existed before. The basic function of life insurance is to create. A piece of paper, a drop of ink and pennies on the dollar… and we can create more than most people can accumulate.

Sandra, if I’m not mistaken, your mom is 61 years old, right?

SANDRA: She is. She turns 62 at the end of the year.

Sandra, let’s create your retirement. Consider purchasing a life insurance policy for $500,000 or perhaps even $1,000,000 on your mom or dad. For instance, you pay $566 a month on a policy that pays $500,000 TAX FREE until your mom turns 90. No more premiums! The only expense left in the policy is a monthly expense of $8 a month. Sandra, you’re 37 years old and that’s paying premiums for just 28 ½ years. You would be only 65. Not even retirement age.

Of course, the policy pays at your mom’s passing. Once issued that’s guaranteed. If your mom continued a healthy, wonderful life, you would pay in about $193,500 over a course of almost 29 years to lock in $500,000.

That addition to your retirement could be vital.

Let me tell you about some other benefits. It comes with a critical and chronic care rider. If your mom is unable to do 2 out of the 6 living activities based on severity, the company will pay up to 100% of the face amount. If she has a heart attack, stroke, invasion cancer and other critical conditions occur, we will pay you $50,000 for each occurrence up to a max of $100,000.

Here is one of the sweet spots as well. Global Atlantic, the carrier, has a special wellness benefit. If you mom goes to the doctor once every two years and has an exam, no matter what the results, we will guarantee to lower her cost of insurance. The guarantee is ½ per year but it currently is providing a 2% discount if she keeps her weight in check up to a discount of 20%.

Imagine the legacy that she leaves for you and your family but doing this.

And who knows, she might even wish to contribute to the policy herself to make it easier on you! You know, each person may gift up to $15,000 each year without any tax burden on the person that is gifted.

SANDRA: WHAT IF I couldn’t pay that each month?

Find the right amount for you. But as years go by, if you get in trouble, this is a very flexible policy. You could miss a year or two of payments and make them up later. That’s where I come in to make sure we never get the policy in a situation where it could lapse.

SANDRA: I LOVE THE IDEA, IT MAKES ALL THE SENSE IN THE WORLD BUT I’M NOT SURE IF I COULD EVER EXPLAIN THAT TO MOM and DAD.

Sandra, if