

- IUL Insurance is a permanent life insurance policy offering both a death benefit and a cash value component that can be used for retirement income that can last for the rest of your life.
- The cash value in an IUL policy earns interest based on a stock market index, like the S&P 500, with a cap and a 0% floor so there is no risk to losing your money.
- The premiums in an IUL policy are flexible, meaning you can adjust them within certain limits based on your financial situation. Ex: from \$50 to \$500
- The death benefit in an IUL policy is tax-free, and you can take tax-free loans against the cash value, if needed in emergency situations, but it may reduce both if not repaid.
- IUL policy riders can be customized by increasing the death benefit, adding critical, terminal or chronic illness benefits, or accessing your cash value earlier.