

STEP 1

INCOME PROTECTION BLUEPRINT



THE SIMPLE STRATEGY TO
PROTECT YOUR MONEY

JGFINANCIALPRO.COM



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CONGRATS!

For thinking about your family's financial security!

I know talking about this can feel weird, but it's super important. I'm here to explain everything in a simple way so you understand it all.

Here are the 4 questions this blueprint will answer:

- What is life insurance
- Why it's important
- How much I need
- The cost

You'll also get to see a real-life example of how this money would be used to give your family financial security for the rest of their lives.

By the time you finish reading this, you'll see that getting income protection is a really smart choice - it's a NO BRAINER!

READY TO GET STARTED?

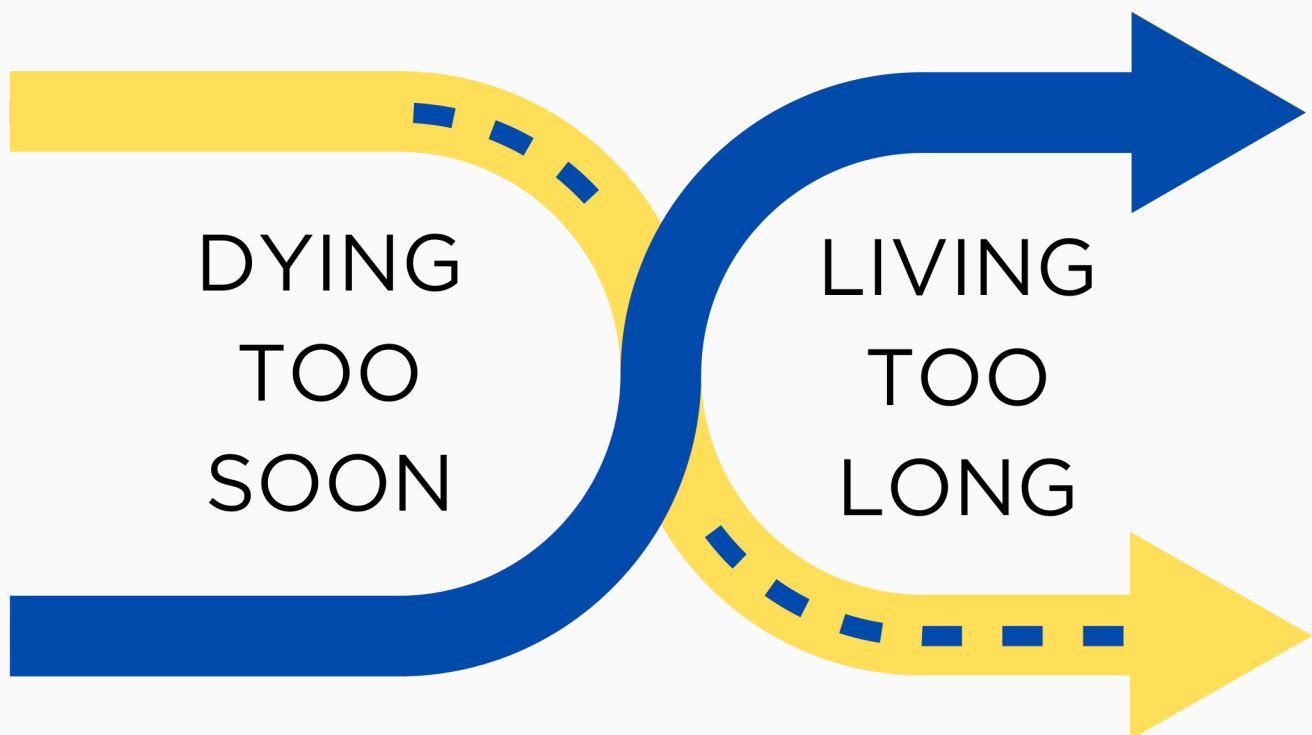
QUESTION:

If you went to work one day and didn't come back home, would you want things to be better or worse for your family?

If you're like most people who really care about their family, I bet you'd want things to be better right?

Of course you would!

In life, there are
TWO MAJOR RISKS



MAJOR RISKS

In life, there are two major risks:

1. Dying Too Soon
2. Living Too Long

But guess what?

There are ways to keep your family safe in both of these situations!

Let's talk about the first one today. It works like this:

When you have income protection, you're basically renting a pile of money until you can save up your own pile of money. It's like a safety net for your financial financial plan.

If something unexpected happens to you, the person you choose (usually your spouse) gets a big pile of tax free money. They can use that money to pay for the funeral, pay off the house, get rid of debts, and even save for your kids' college.

WHICH ONE?

If you've spent more than 10 seconds on social media you've probably heard people talking about "be your own bank" or "have an investment that never loses money", right? Well, they're talking about something called Indexed Universal Life insurance, or IUL for short.

It's a kind of life insurance they like to call an "investment" because it's tied to a REAL investment like the S&P 500 for example. Basically, the insurance company pays you a percentage based on how well the ACTUAL investment (S&P 500 for example) does.

When you mix insurance and investing, you just end up with life insurance that's too expensive and an investment plan that, well, sucks.

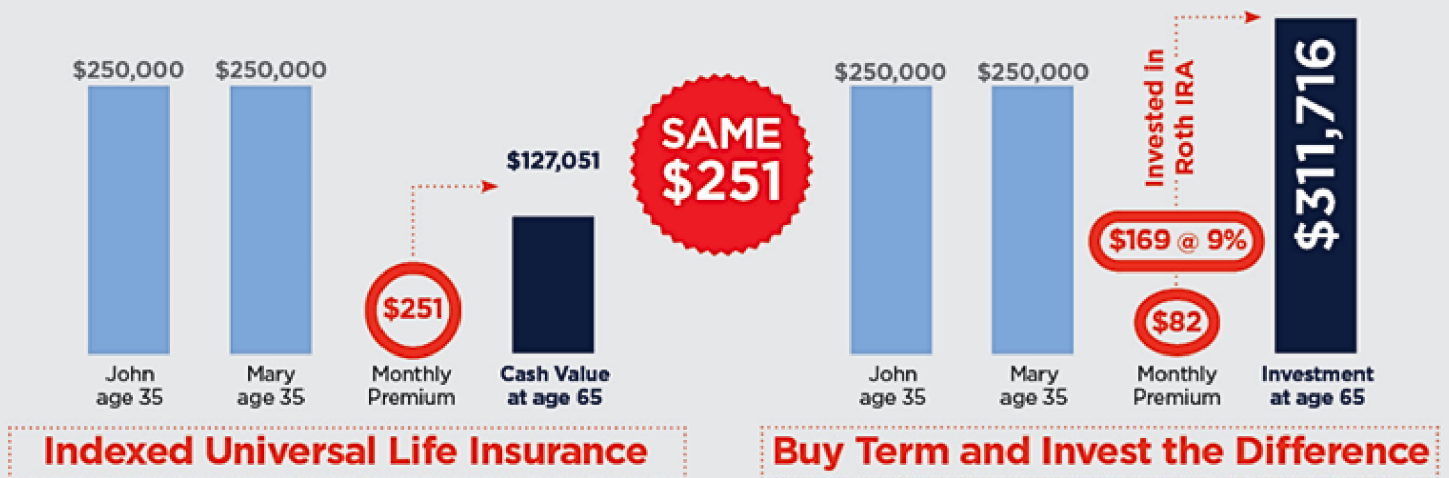
That's why I ONLY recommend to Buy Term and Invest the Rest.

Am I biased?

YES!

Take a look at the picture below and you decide.

IUL vs. TERM



Indexed universal life insurance (IUL) premiums and cash value may vary based on a number of factors and guaranteed and non-guaranteed assumptions. Hypothetical IUL policy premiums and cash value in this example are for male and female (both age 35 and standard risk) and assume an indexed interest rate of 5.21%, non-guaranteed. It may have benefits such as interest or cash value available for a loan or upon surrender of the policy. Term insurance provides a death benefit only and its premiums increase at certain ages.

Hypothetical investment rates assume a nominal 9% rate of return, compounded monthly, and are not indicative of any specific investment. Any actual investment may be subject to taxes and fees, which would lower performance. This example shows a constant rate of return, unlike actual investments which may fluctuate in value.

Investing entails risk including loss of principal. Shares, when redeemed, may be worth more or less than original value.



WHICH WOULD YOU PREFER?

HOW MUCH?

As I mentioned earlier, the point of income protection is to replace your income if something terrible happens and you pass away unexpectedly. Really, it should be called “income replacement” because that’s what it’s for.

This is what we look at:

1. The amount owed on your house if you own it.
2. How much is owed on any other debt?
3. How much would it cost to put your kids through college if you choose?
4. The total cost for the funeral and burial.

We add all these things together to get a starting point. Then, we find out how much money your family needs every month to make sure they have enough to last at least 10 years.

This plan keeps gives your family the ability to keep the lifestyle they’re used to if something unexpected happens.

YOUR BENEFITS

I'm sure you can agree after seeing the picture above that Term Life is OBVIOUSLY the better option.

We have two options!

1. **Primerica Power Term:** This one is super easy. No need for doctors' visits or scary needles. You can get the right amount of coverage without any fuss. If you want insurance fast and don't need a lot, this is for you.
2. **Primerica Precision Term:** Just like the name suggests, it's precise! It gives you exactly the amount of coverage you need at a price that won't break the bank. And guess what? The doctor's visit is a breeze. They'll come to you wherever you are. If you want a plan that's just for you, like a custom-made suit, this is it.

Now, you might be asking yourself: "Are they the cheapest?"

Well, that's a great question!

KEEP READING!

The answer is NO.

We are not the cheapest but that doesn't mean we are expensive. The price you pay is extremely affordable considering the benefits you receive:

Here are some of those benefits:

- Coverage for up to 35 years
- Affordable Renewal Rates
- Increasing Benefit Rider
- Waiver of Premium Rider Availability
- Terminal Illness Benefit
- Automatic Increase Request
- One Child Rider Covers All Eligible Children
- No War or Terror Clauses

Also!

Primerica has been an industry leader since 1977

- Primerica's life companies stand tall in the industry.
- Over 5.7 million lives insured through our life companies
- \$903 billion of term life insurance in force
- An average of \$6.1 million in benefit claims paid every day

Let me tell you about my friends Juan and Carmen (not their real names). Juan was the main breadwinner, and Carmen worked part-time. We met to discuss their finances and during the conversation, we found ways to cut their debt, protect their income, and grow their wealth. The plan was solid. However, they decided to wait until after they returned from a cruise they had planned. I tried my best to stress the importance of their financial plan, but they wanted to wait. We said our goodbyes, and I half-jokingly told them:

“Hey Juan and Carmen, unless you have a REALLY good reason to wait, we should get this started today, you never know, what if you get on that ship and don’t come back? You will regret it.”

Then, the unexpected happened. On September 18th, 2022, I got a call – Juan had a heart attack and passed away on the ship.

Carmen's life changed in a moment. She hasn't been able to recover financially since.

HERE'S THE REALITY

I tell you that story because it's important you realize that no one (including you) knows when your time is up therefore, it's extremely important that you prepare ahead of time so that you don't end up in a situation like Carmen.

Ok, so let's talk about how this applies to you.

But first! We need to paint the picture. **Stay with me!**

The average US household earns \$140k in annual income so let's assume that's your income. (That's a pretty good living!) Let's just assume it's a 50/50 split which means you and your spouse both make about \$70k. If we break that out it's about \$5,800 per month each. And if you're like the typical American couple you need almost all of that money to pay your bills and maintain your lifestyle.

If something were to happen to you or your spouse you would immediately lose \$5,800 in monthly income. This means you would each need about \$600k in income protection.

Let me show you how Income Protection would work in this situation.

If something were to happen to you or your spouse unexpectedly, you would receive a tax-free lump sum of \$600k and this is what would happen with that money:

Step 1: Put your money into a high-quality investment fund based on your goals. It's like a piggy bank that grows on its own.

Step 2: Set up an income distribution plan for you or your spouse (or whoever the beneficiary is). They'll receive monthly income from the investment.

Step 3: We'll watch over everything, and if needed, we'll make adjustments to make sure the plan works well.

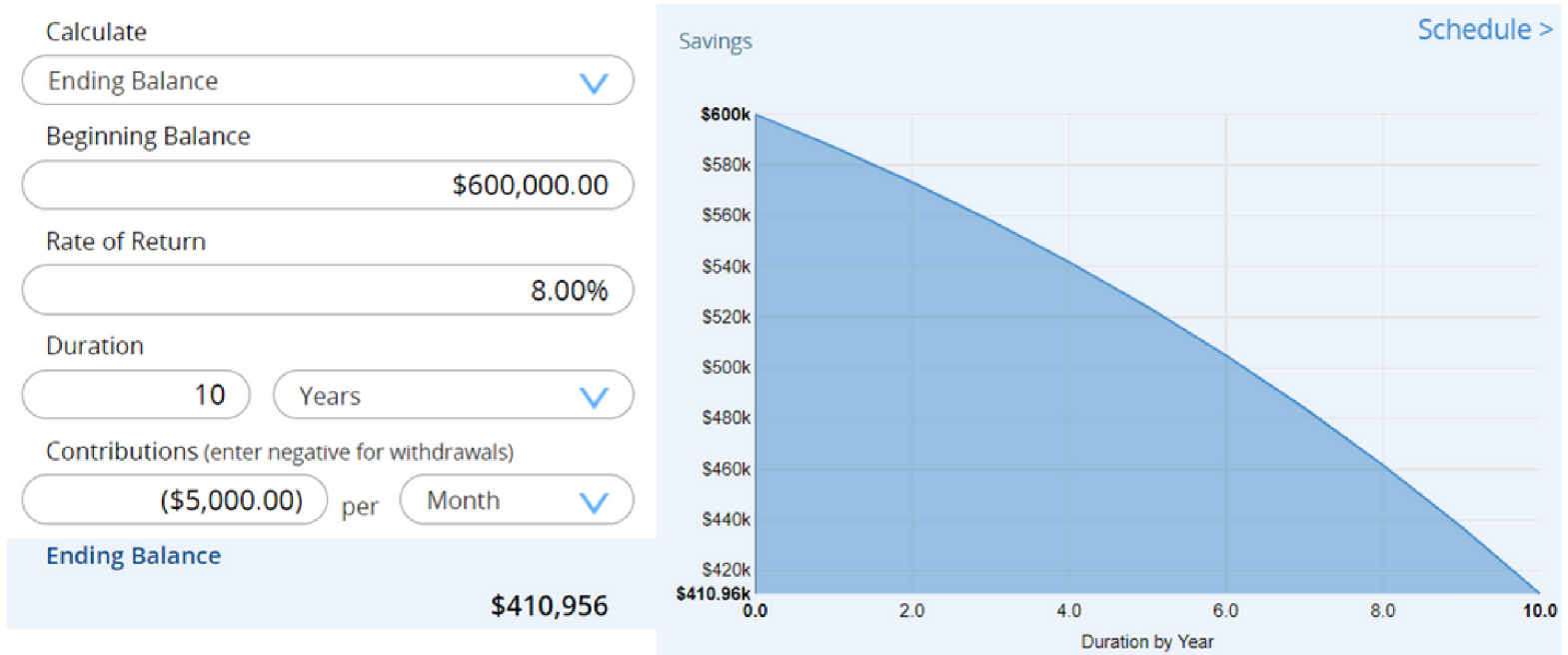
Here's my favorite part!

In this situation, you or your spouse would take a total of \$600k from the investment account over the course of ten years BUT because the money was properly invested, at the end of those 10 years you would still have over \$400k left in your account. Yes, you read correctly, \$400K!

I'll prove it.

Let's recap. In this situation:

- Your spouse will receive \$600k in a tax-free lump sum
- This will provide him / her about \$5,800 in income per month.
- The income is expected to last at least 10 years.



Are you beginning to see how income protection PROTECTS your family's future?

I hope so.

WHAT NOW?

It's easy to see how life insurance, aka income protection, can be a life changer for your family and those you love.

Most people rely on GoFundMe and hope that strangers give enough money to cover the costs mentioned above.

Not you! You're now smarter than that now.

At this point, you're probably wondering

“What if nothing happens?”

GREAT!

I genuinely hope you and your spouse live long and happy lives.

That's why it's also important to build your own pile of money.

If you want to learn how to do that in the fastest way possible, go to jgfinancialpro.com/start-your-journey and click on “Get Your Plan”.

Income protection is only one part of your financial success. Don't wait to start on the other part.

SO WHAT'S NEXT?

YOU HAVE 2 CHOICES

1. Get a quote

To get your income protection, go to jgfinancialpro.com and click on Start Your Journey to get your quote.

2. Do nothing.

No worries, I understand, maybe now isn't the right time but the problem with protecting your family from the unexpected is that, well, it's unexpected. Keep that in mind.

I WANT YOUR HELP!

I'd really appreciate if you let me know your thoughts.

Did you find this valuable?

Is there something you wish you would have learned?

Send me a DM on Instagram **@J.Gonzalez115** and tell me what you liked and didn't like about this guide. Give me your honest opinion. I want to know what you think.

Thank you!

See you soon!

Jay Gonzalez

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