FREE FINANCIAL EDUCATION GUIDE

The Wealth-Building Secret

Your Employer Never Told You About

Why thousands of Americans are moving from 401(k)s to a smarter, tax-free strategy that Wall Street rarely talks about.

The retirement trap most people don't see coming

You've been told your whole life: contribute to your 401(k), get the employer match, and you'll retire comfortably. But here's what nobody tells you...

When you finally retire and start withdrawing from your 401(k), you will owe income taxes on every single dollar you take out. That includes every contribution you made, every year of growth, and every employer match. The government gave you a tax break on the way IN — and they collect it all on the way OUT.

Now add this: tax rates in the future could be higher than they are today. The US national debt has exceeded $34 trillion. Many financial experts believe taxes WILL rise significantly over the next 20-30 years — right when you plan to retire.

> The average American will pay over $300,000 in taxes on their retirement savings.
> That money could have stayed in your pocket with the right strategy in place.

This guide will show you a legal, IRS-approved strategy that thousands of financially savvy Americans are using to build wealth that grows tax-free, is protected from market crashes, and can be accessed without owing the government a dime in retirement.

That strategy is called an Indexed Universal Life policy — or IUL.

What is an IUL and how does it work?

An Indexed Universal Life (IUL) is a permanent life insurance policy with a powerful built-in cash value component that grows linked to a market index — without direct market exposure.

The three things an IUL does for you

1. It protects your family

Like any life insurance policy, an IUL provides a death benefit — a tax-free lump sum paid to your beneficiaries if you pass away. This is the foundation that keeps your family financially secure no matter what happens.

2. It grows your money linked to the market — without market risk

The cash value inside your IUL is tied to an index like the S&P 500. When the market goes up, your account is credited a portion of those gains. When the market goes DOWN, your account is protected by a floor — typically 0%. You never lose money due to market drops.

> In 2008, the stock market crashed 38%. 401(k) holders lost nearly half their savings.
> IUL policy holders that year: $0 in losses. Their floor protected every dollar.

3. It builds tax-free retirement income

The cash value in your IUL grows tax-deferred, and when you take distributions in retirement through policy loans, that money is completely income-tax-free. You built wealth — and the IRS cannot touch it.

IUL vs 401(k): side-by-side comparison

Here is an honest, head-to-head comparison of how these two strategies stack up across the things that matter most to your family's financial future.

Feature	IUL (Indexed Universal Life)	Traditional 401(k)
Tax treatment on growth	Tax-deferred growth	Tax-deferred growth
Tax treatment in retirement	Income tax-FREE withdrawals	Fully taxable as income
Market loss protection	Floor of 0% — you never lose principal	No floor — full market exposure
Contribution limits (2024)	Flexible — based on insurance guidelines	Limited to $23,000/year
Death benefit	YES — tax-free to beneficiaries	NO death benefit
Access before age 59.5	Yes — policy loans, no penalty	10% penalty + income tax
Required Min. Distributions	None — your money, your timeline	Must withdraw at age 73
Protection from creditors	Often protected by state law	Limited protection
Impact on college aid	Not counted as an asset (FAFSA)	Counted as parental asset

Important note: An IUL is not a replacement for all retirement planning. Many people use BOTH a 401(k) up to the employer match AND an IUL for additional tax-free retirement income. A strategy session can clarify the right mix for your situation.

Who benefits most from an IUL?

An IUL is not one-size-fits-all — but it's a powerful fit for a wide range of people. Here are the situations where an IUL delivers maximum value.

- ✓ You are 25–55 years old and have time for the policy to build significant cash value
- ✓ You are in a higher tax bracket and want to reduce your future tax liability
- ✓ You are self-employed and don't have access to an employer 401(k) match
- ✓ You are a parent who wants to protect your family AND build wealth simultaneously
- ✓ You have already maxed out your 401(k) and want another tax-advantaged vehicle
- ✓ You are concerned about future tax rate increases eating your retirement income
- ✓ You want access to your money before age 59.5 without IRS penalties
- ✓ You want to leave a tax-free legacy for your children or grandchildren

> Kids IUL: Did you know you can start an IUL for your child as young as 2 weeks old? Starting early locks in low premiums and gives decades of tax-free compound growth. By age 30, your child could have six figures in accessible, tax-free cash value.

5 myths about IUL policies — debunked

Myth #1: "Life insurance is just for old people"

The truth: The younger and healthier you are when you start, the lower your premiums and the more your money grows. Starting at 30 vs 50 can mean the difference of hundreds of thousands of dollars in tax-free retirement income.

Myth #2: "IULs are too complicated to understand"

The truth: The concept is simple — your money grows with a portion of market gains, is protected from market losses, and you access it tax-free. A 30-minute conversation explains everything. This guide is your starting point.

Myth #3: "I'll lose money on the fees"

The truth: Like any financial product, IULs have costs. But when structured correctly by a qualified agent, the tax savings, market protection, and death benefit value far outweigh the policy costs for most people. The key is having it designed properly from day one.

Myth #4: "It's too expensive"

The truth: Policies are highly flexible. Many people start with $200–500/month and scale up as income grows. You don't need to be wealthy to start — you need to start to become more financially secure.

Myth #5: "My financial advisor would have told me about this"

The truth: Many traditional financial advisors are not licensed to sell life insurance products. Others are commission-tied to mutual funds and 401(k) products. IUL is offered by independent agents trained specifically in these strategies.

Other financial solutions worth knowing about

Depending on your situation, there may be other products that work alongside or instead of an IUL. Here is a brief overview of what independent financial agents can help with.

Term life insurance

The most affordable way to protect your family's income. Pays a death benefit for a set period (10, 20 or 30 years). Best for young families who need maximum coverage at the lowest cost during their highest-responsibility years.

Long-term care insurance

A critical and often overlooked protection. 70% of Americans over 65 will need long-term care at some point. Without coverage, a nursing home can cost $8,000–$12,000 per month — wiping out decades of savings in months.

Mortgage protection

Ensures your family can keep their home if something happens to you. Typically pays off the remaining mortgage balance as a lump-sum death benefit, giving your family stability at their most vulnerable moment.

Annuities and retirement income products

Guaranteed income streams you can never outlive. Important for those who need certainty that their retirement income will last as long as they do — regardless of how long they live.

Your next step: a free 30-minute discovery call

This guide has given you the foundation. But the real value comes from seeing how these strategies apply specifically to YOUR income, YOUR family, and YOUR financial goals.

In a free, no-pressure 30-minute discovery call, you will:

- ✓ Get a clear picture of where your family stands financially right now
- ✓ See exactly how an IUL could be structured for your specific income and goals
- ✓ Review real numbers — how much you could accumulate tax-free over 20–30 years
- ✓ Compare your current retirement strategy to a tax-free alternative side by side
- ✓ Get every question answered about IUL, term life, long-term care, or any other product

There is no obligation, no pressure, and no cost. This call is purely an education session designed to give you complete clarity on your options.

> Book your free 30-minute discovery call at:
> https://calendly.com/aglobevisionintl-ammooa/free-financial-discovery-call-ammooa
>
> Calls available Monday–Friday, mornings and evenings to fit your schedule.
> Zoom or phone — your choice.