



## Annuities

Annuities are a valuable resource to serve the senior market. Offering annuities to seniors allows agents to protect the assets they worked so hard to enjoy and provide them with a stable and dependable income during their retirement years.

## Tax-free Retirement

Indexed universal life insurance (IUL) policies offer tax-free retirement income through strategic policy loans and withdrawals, making them an attractive financial planning tool.

## Personal Banking

A participating whole life policy can be utilized for debt repayment and personal banking through the policy's cash value growth and dividends. As a policyholder pays premiums, the cash value accumulates and earns dividends from the insurance company's profits. These dividends can be used to pay off debt or reinvested to increase the cash value further.