

Equity Index Universal Life is a cash value building permanent life insurance contract. It is a very unique vehicle to apply Equity Index Strategy. For people who have both needs of permanent life insurance for family protection and the flexibility of long term saving's control, Equity Index Universal Life may be a good choice.

When we talk about life insurance, most people are familiar with term life insurance. As far as the permanent life insurance, you've probably heard about whole life, universal life, variable universal life and the latest-- equity index universal life, some people call it Fixed Index Universal Life/ F.I.U.L.

Equity Index Universal Life is the biggest innovation in the life insurance industry. There are two types of benefits. One is the Death Benefit, permanent life insurance covers until 120 yrs old; the second most important benefit is Living Benefit including terminal illness benefit free rider, and Cash Value Accumulation. The Cash Value Accumulation portion can apply to Equity Index Strategy.

Just refresh your memory a little from the first concept video, you've seen this hypothetical example of how we can get both Safety and Growth at the same time. You have upside market potential without direct market participation and earn interest based on the upper movement of indexes. Besides the fixed interest option, there are several index crediting methods to choose from. Cash Value inside the life insurance contract accumulates faster, because it grows tax-differed with annual locked-in gains by the upper movement of your chosen indexes without market downside risk.

Some people think of life insurance either as 'death insurance' or expenses. More people today look at it in a different way and treat life insurance as an investment to build a solid family protection foundation and also as an asset to fulfill different financial needs during the course of life time.

Equity Index Universal Life provides the answers to two major questions in life. One question is 'what if I die too soon?' because you have a permanent life insurance contract, it doesn't matter when you die, your loved ones are always protected, so you get Permanent Family Protection to Cover All Stages of Life. You also get Free Terminal Illness Protection Rider, you don't give financial burden to your family; as part of the Important Financial / Estate Planning, you can use Equity Index Universal Life as a Wealth Preservation tool; the same time Create a Legacy- to Leave all proceeds federal income Tax-Free to Heirs and Potential to avoid the expenses, delay and publicity of probate as well.

The second major question in life is, 'what if I live too long?' You can get Tax-Advantaged Access to a Sub-Account's Cash Value, Which Grow Tax-Free; Potential to Accumulate Cash Value that can be used for Emergencies, College Funding or to Supplement Retirement; Annual Locked-in Interest Earnings Based on the Upward Movement of Indexes, without the Downside Risk; Flexible Coverage, Premium and Optional Riders. By applying Equity Index Universal Life strategy, you can build a solid financial foundation for your family protection and maximize both growth and safety for your hard earned money. If you are satisfied with your financial results you have, then keep doing what you've always been doing. But if you have been searching for a better solution, we want to help you build a case design for your particular needs - No cost to you.