

# KAOS.

## LIFE

## SOLUTIONS 101



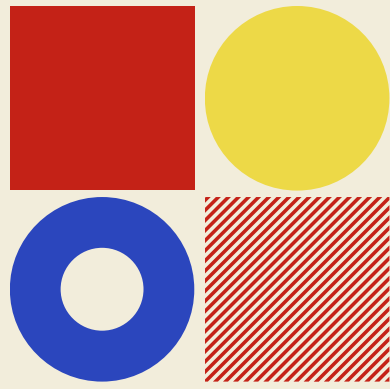
A short guide to understanding simple solutions through life insurance.

**GET A QUOTE**



**eGuide**



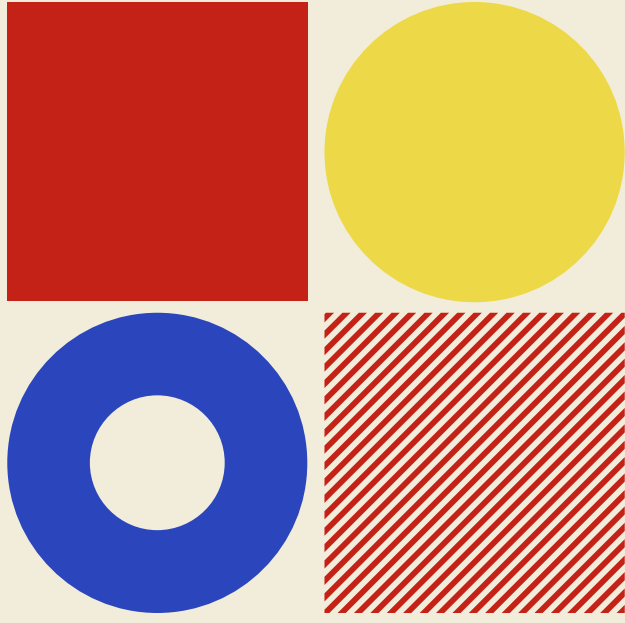


# DESIGNED FOR YOUR NEEDS



We partner with over 30 insurance carriers so we can provide you with a completely customized plan, providing the coverage you need. Whether you're deciding between life insurance options, looking for mortgage protection, or considering a tax-free retirement, our agents are here to help you decide which insurance plan best fits your needs, and is well within your budget.

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# DO YOU NEED LIFE INSURANCE?

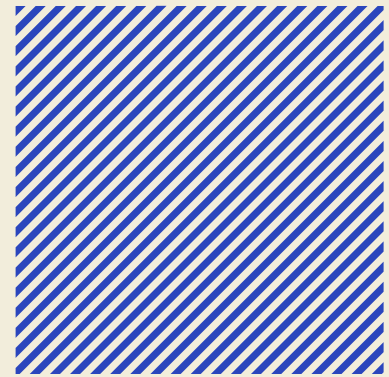


- If you were to die, would you leave behind debt?
- Would your loved ones face financial hardship?
- Do you have dependents, own a small business or have a sizable personal estate?

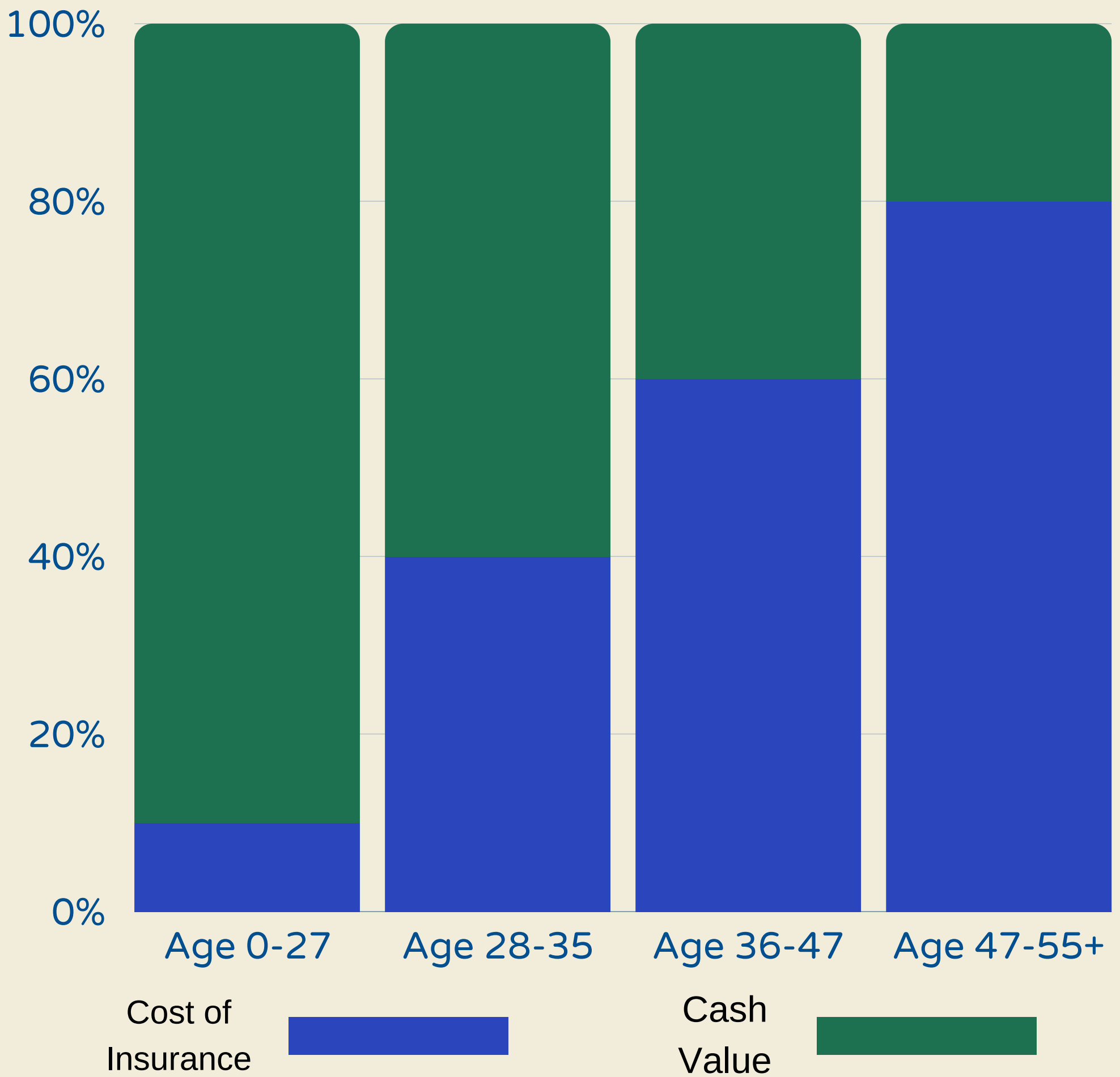
If the answer to any of these questions is yes, you need life insurance.



# YOU'RE NOT ALONE



- 50% of Americans Do not have adequate life insurance.
- 7 out of 10 Households are dependent on two incomes.
- 45% of Americans have nothing saved for retirement.



## NOW OR LATER?

Buying life insurance while you are young and healthy can help you secure lower premiums. Your best bet is to get life insurance as soon as it becomes a must-have in your life. Life events such as marriage, a new baby, and even starting a new business can trigger a need to put a policy in place.



# TYPE OF LIFE INSURANCE

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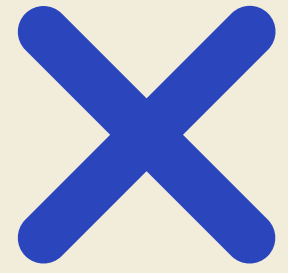
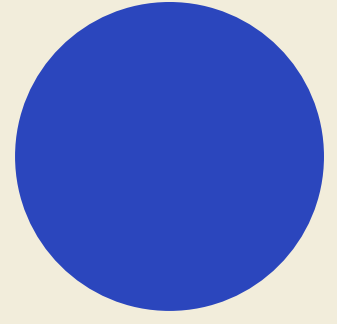
1. TERM LIFE
2. MORTGAGE PROTECTION
3. DEBT FREE LIFE
4. ANNUITY
5. WEALTH BUILDING SOLUTIONS
6. BECOMING THE BANK
7. BUSINESS PROTECTION

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# TERM LIFE



Term life insurance is an affordable policy that can protect your loved ones should something happen to you.

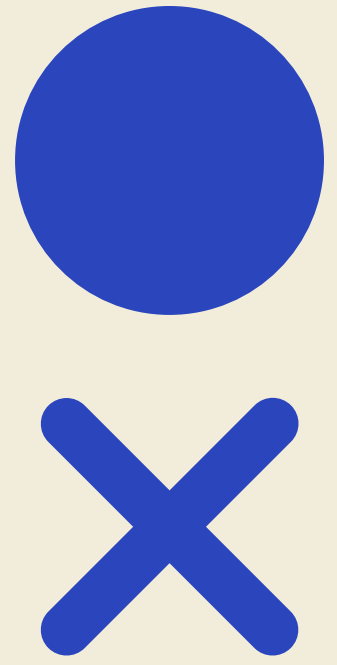
Available 100% online or through an agent, term life insurance gives you the option to select your own term length and coverage amount, depending on your unique financial needs



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# MORTGAGE PROTECTION

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As a homeowner, you probably have homeowners insurance, which protects your home and property from accidents and damage.

But what about the people living in your home? Mortgage protection insurance covers your mortgage payments if you're unable to pay the bills due to disability, critical illness or death and allows your loved ones to stay in their home.





**DEBT FREE**

**LIFE** ®



Debt Free Life ® is a modern way to pay off your debt using the cash value of a specialized whole life insurance policy.

Using our exclusive software, your certified Debt Free Life ® consultant will generate a personalized debt elimination report showing you how and when to pay off each debt and the projected amount of interest you'll save, all without spending any additional money each month.



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# ANNUITY



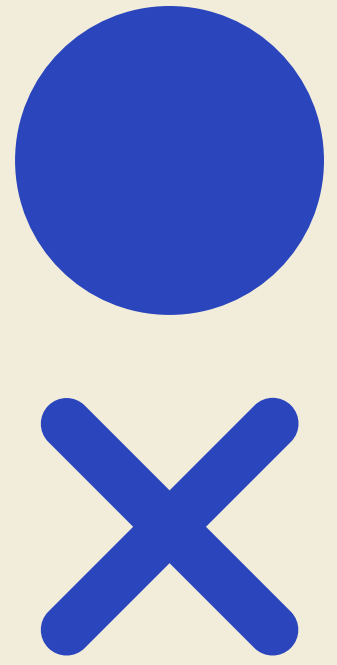
Our Deferred Annuities accumulate money over a period of years (the "accumulation phase") by either making an initial deposit and watching it grow, or by making periodic deposits over time.

Funds invested in retirement annuities grow tax-deferred. When you're ready to start drawing on your annuity, you "annuitize" the contract and turn it into an income stream so you receive a series of regular payments each month, quarter, or year.



# WEALTH BUILDING SOLUTIONS

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Indexed Universal Life (IUL) insurance offers a unique blend of financial security and compound growth, making it an attractive option for long-term financial planning and life-time retirement income.

Policy holder's are offered the dual advantages of life insurance coverage and tax-free cash value accumulation.

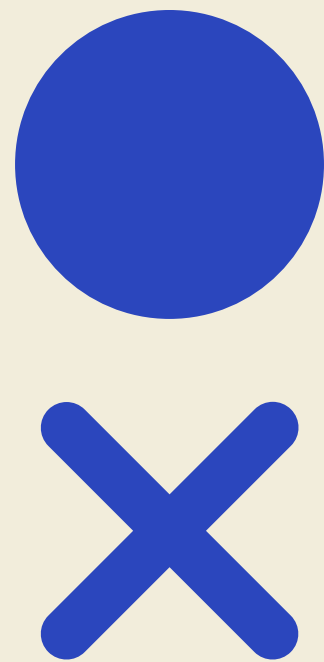
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**WEALTH BUILDING  
SOLUTIONS**

# **BECOMING YOUR OWN BANK**



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Essentially, when you pay a premium into a properly structured indexed universal life insurance policy, a smaller portion of the funds goes to the basic functioning of the insurance, and the maximum amount goes into a cash saving account that earns interest based on an equity index. Protected from market volatility, the policy allows you to borrow from your cash value and pay yourself back over time. Hence "Becoming your own bank".

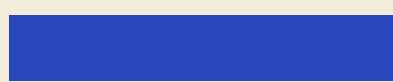
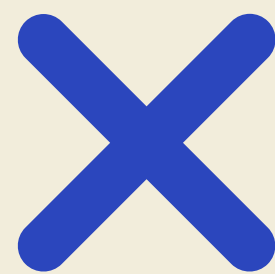
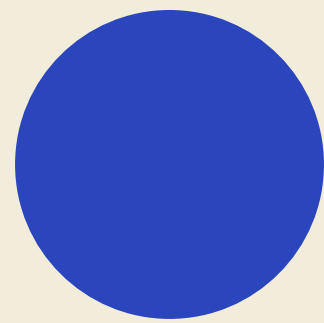
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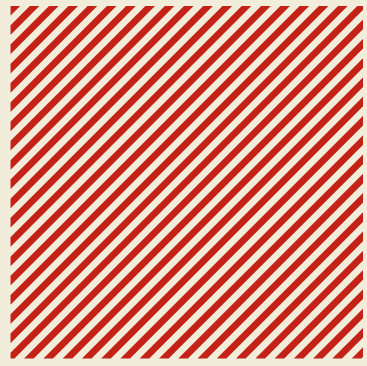
**WEALTH BUILDING  
SOLUTIONS**

# **BUSINESS PROTECTION**



## **Minimize Taxes | Maximize Income**

- Pass down your legacy in the most tax-efficient way.
- Incorporated business receive tax-favorable advantages such as premium deductions for properly structured policies.
- Access cash value during your lifetime for business expenses using policy loan options or withdrawals.
- Substantial compound accumulating cash without the risk of downside losses due to a decline in the market.
- An emerging affluent market requiring discretionary income to fund accounts at levels exceeding the minimum premium

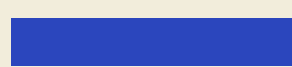


# WILL YOU QUALIFY?



In most cases, you can get approved almost immediately. Most policies are simplified issue, meaning that underwriting is automatic, and you won't have to undergo a medical exam to qualify. If you are applying for a policy that requires a medical exam, it usually takes from three to eight weeks for the insurance company to review your application.

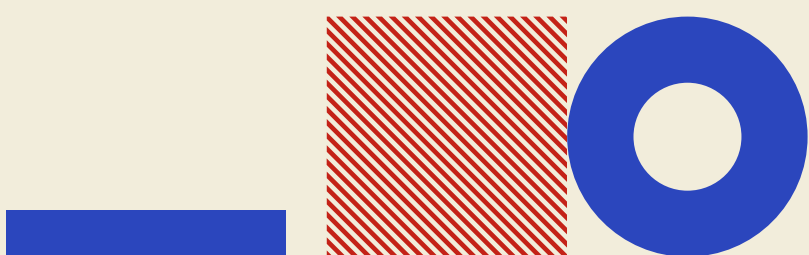
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Like health insurance, having a pre-existing condition doesn't necessarily mean you cannot get life insurance, but you might pay higher premiums for coverage. When you apply for life insurance, you will be asked a series of questions about your health, age and lifestyle. We recommend connecting with a KAOS licensed agent who can shop for policies on your behalf. Our licensed agents are extremely knowledgeable; they can evaluate which insurance companies would be likely to approve your application and they can provide recommendations for you based on your budget.



# NOT SURE WHERE TO START?



Get a good overview of your needs, goals, and finances with a licensed agent who can provide expert advice and guidance to help you find the perfect life insurance policy.

**GET A QUOTE**

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