

Wealth  
Modifies LLC

# WHICH IS BEST?

TERM / WHOLE / UNIVERSAL



FREE RESOURCE



THE FOLLOWING INFORMATION DOES NOT PROMISE  
ANY CERTAINTY IN RETURNS UNLESS OTHERWISE  
STATED.

THE PRESENTATION IS MEANT TO EDUCATE AND NOT  
GIVE FINANCIAL ADVICE.

ALL FINANCIAL STRATEGIES ARE ALSO BACKED BY  
INTERNAL REVENUE CODE 7702 ; 72E ; 101A

# Disclosure

---



Think of life insurance  
as renting or owning a house.

If you rent, you have it, live in it  
but don't own it. (Term)

If you own, you have it, you live in, and earn  
equity by owning it. (Permanent)

**Think of it  
like a house**



# IF TERM...

## You are covered for

10 years

20 years

15 years

30 years



Advantage: Affordable  
Disadvantage: Expire





# IF PERMANENT

You decide between two choices



Dividend Base  
**WHOLE LIFE**



Stock Base  
**INDEX UNIVERSAL LIFE**



# Mindset for **WHOLE LIFE**

If you value, certainty and guaranteed return based on dividends with an average of 5%.

In other words, if you want 5% return during a good or bad economic year

A whole life policy maybe good to consider



# Mindset for **INDEX UNIVERSAL LIFE**

If you value flexibility in your contribution and want to earn a potential of higher than 8% with a 0% guarantee.

In other words, if you don't mind earning 0% from a bad year in return you can earn higher than 5% on a really good economic year.

An index universal life  
maybe good to consider



# I'M AWARE

the details you read were too simple but the reason why I stuck with explaining the mindset first before any technical details is to emphasize that it buying the right type of life insurance starts with understanding your needs and what your mind requires to achieve peace of mind.

# I CHALLENGE YOU

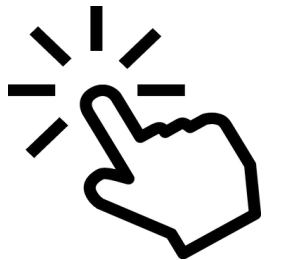






# FILL THIS OUT To gain clarity

**Download: Clarity\_Questionnaire**







# CONSULT WITH A PROFESSIONAL

Charles Cinco

Wealthmodifies.com

Booking: Calendly.com/cincocharles

(925)-727-3984

charles@wealthmodifies.com