

LIFE INSURANCE

OVERVIEW

Infinites
INSURANCE GROUP



INFINITE INSURANCE BROKERAGE



Life insurance brokers serve as a liaison who assist clients in understanding their insurance needs, comparing different policies, and selecting the most suitable coverage options from a range of insurers.

Imagine Insurance carriers as different stores, each offering their own unique products. When you're looking for insurance, working with different carriers is like going shopping in a mall with many stores.

Here's why it's beneficial:

- More Choices
- Better Prices
- Special Features



WHY DO YOU NEED LIFE INSURANCE?



REASONS TO OWN LIFE INSURANCE



Children's Education: Life insurance can serve as a financial safety net for your children's education, ensuring they can pursue their academic goals without financial constraints.



Estate Taxes: If you leave behind a sizable estate, your heirs might face significant estate taxes. Life insurance can help cover these taxes, ensuring your assets are passed on without major losses.



Peace of Mind: Knowing that your loved ones are financially protected, no matter what happens, provides peace of mind to both you and them.



Financial Security: If you're the primary breadwinner, life insurance ensures that your family remains financially stable and can maintain their lifestyle even after you're gone.



Cover Funeral Expenses: Funerals can be expensive. A life insurance payout can help cover these costs, relieving your family of the financial burden during an already challenging time.



Debt Repayment: If you have outstanding debts, such as a mortgage, car loans, or credit card bills, life insurance can help settle these, ensuring your family isn't left with the responsibility.

FINAL EXPENSE LIFE INSURANCE



What is Final Expense/FEX?

Final Expense insurance is a type of coverage that helps pay for things like funerals and burials when someone passes away.



Designed to be affordable, especially for older individuals, and often doesn't require a detailed medical exam.



The main goal is to make sure that the costs of someone's final arrangements don't become a financial burden for their family, providing peace of mind during a tough time.

Coverage

- Funeral and burial expenses
- Medical bills
- Credit card debts
- Unpaid bills
- Probate and estate taxes

Flexibility

- Choose your final expenses and coverage amount.
- Premiums remain the same throughout the policy.
- Policy is guaranteed to be renewed for life.
- Policy can be converted to permanent life insurance.
- 30-day money-back guarantee.

Benefits

- Provide a gift of love, not debt.
- Relieves loved ones of financial burden.
- No medical exams required.
- Immediate coverage with no waiting period.
- Policy value grows over time.

FINAL EXPENSE LIFE INSURANCE



What is included in a FEX life insurance policy?



Guaranteed coverage that lasts for the rest of your life with no medical exam



Premiums that are guaranteed not to increase



Potential cash value that grows on a tax deferred basis



A set benefit to be paid to your designated beneficiaries at your death

Duration	Whole life
Age Range	18 - 89 years old
Coverage	\$2,000 - \$50,000

Product Type	Cremation/Funeral
	Debt
	Mortgage Protection

TERM LIFE INSURANCE



What is Term Life?

Term Life Insurance is a type of coverage that protects for a specific period, or “term,” like 10, 20, 30 years.



If the person passes away within that time, the policy will pay out to the family or whoever they choose.



It's a safety net for your loved ones, so they have some financial support if you're not around.



Term Life Insurance is often chosen because it's usually more affordable than other types of life insurance. In short, it's a way to protect your family financially for a set amount of time.



Family is secured in the event of your death.



Typically more affordable than Whole Life Insurance.



Coverage for a specific amount of years.

TERM LIFE INSURANCE



What is included in a Term life insurance policy?



A fixed death benefit that pays Your beneficiary if you pass away during your policy term



High coverage amounts relative to the price that may replace your lost income



Premiums will never increase throughout the life of the policy.



Options to convert to a permanent plan

Duration	10, 15, 20, 25, and 30 years
Age Range	18 - 75 years old
Coverage	\$50,000 - \$300,000 Non-medical / +\$300,000 Underwritten
Riders	Living Benefits (Chronic , Critical, & Terminal illness)
	Disability, Accidental Death Benefit, & Child Rider

Product Type	Mortgage Protection
	Return of Premium 50%
	Return of Premium 100%

INDEX UNIVERSAL LIFE INSURANCE



What is an Index Universal Life Insurance Policy?

Indexed Universal Life Insurance (IUL) is a type of permanent life insurance policy that combines features of traditional universal life insurance with the potential for cash value growth linked to the performance of a stock market index, such as the **S&P 500**.



An IUL is an attractive option for individuals who want the potential for cash value growth linked to the stock market while still having the security of a life insurance policy. In addition, policy owners can also borrow cash accumulated within the policy while not disrupting the growth of the policy.



Receive coverage for life that offers protection for you and your family in many different situations.



Protect your initial investment while still enjoying consistent growth each year. Your growth is set within a specific range, usually capped at 9% and never dropping below 0%, based on the performance of an index, such as the S&P 500.



You can potentially build wealth with tax benefits by putting your premiums into assets of your choice.

Coverage

- \$50,000 - \$450,000 Coverage are considered Simplified Issued, which means does not require Blood/Urine sampling.
- \$500,000 + Coverage are considered fully underwritten and will require Blood/Urine sampling.
- Great product for investing into long term retirement with early borrow and no penalty vs. 401k or IRA.

Qualifications

- Minimal Health Conditions.
- Approved Background Check.
- No DUI and/or Multiple Driving Violations.

Age Range:

- Juvenile Policies to build long term gain/retirement fund (0-17 years of age).
- Adult (18+ years of age)

Term Length

- Unlike term life insurance, which has a set duration (e.g., 20 or 30 years), IUL is a form of permanent life insurance. This means it's designed to last your entire life, as long as premiums are paid.

INDEX UNIVERSAL LIFE



What is included in an Index Universal Life Insurance policy?



Permanent Coverage

If premiums are paid on time, you have coverage for a lifetime.



Tax Advantages

Income tax-free death benefit, cash value accumulation & income tax-free policy loans/withdrawals.



Accelerated Death Benefits

Early access to a portion of your death benefit in the event of a terminal or chronic illness



Flexible Premiums & Benefits

Unique options to change the premium payment amount, payment frequency and death benefit amount.

Duration	Whole life
Age Range	18 - 75 years old
Coverage	\$50,000 - \$300,000 Express / +\$300,000 Underwritten
Riders	Living Benefits (Chronic , Critical, & Terminal illness)
	Disability, Accidental Death Benefit, & Child Rider

Product Type	I.U.L(E) Index Universal Life Insurance
	L.I.R.P Life Insurance Retirement Plan
	I.B.S - Infinite Banking Strategy

INDEX UNIVERSAL LIFE



The Infinite Essentials				
Company	Americo	Prosperity	Mutual of Omaha	Americo
Plan Name	CBO-100	Family Freedom Term	IULE	Accidental Death Benefit
Terms (Yrs)	15, 20, 25, 30	10, 15, 20, 25, 30	Permanent	Permanent
Age	20 - 60 Yrs	18 - 75 Yrs	18 -70 Yrs	20 - 60 Yrs
Coverage	\$25K - \$450K	\$50 - \$250K	\$25K - \$300K	\$100K - \$250K
Living Benefits (Critical + Chronic)	Minimum 25% - Up to 100%	Fixed 25%	Fixed 70%	N/A
Living Benefits (Terminal)		Fixed 90%		
Up to 80 years old		Up to 85 years old	Index Universal Life Express	

LIVING BENEFITS

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6 IN 10

Adults in the US
have a **chronic disease**



4 IN 10

Adults in the US
have **two or more**

THE LEADING CAUSES OF DEATH AND DISABILITY
and Leading Drivers of the Nation's **\$4.1 Trillion** in Annual Health Care Costs



HEART DISEASE



CANCER



CHRONIC LUNG
DISEASE



STROKE



ALZHEIMER'S
DISEASE



DIABETES



CHRONIC
KIDNEY DISEASE

UNDERSTANDING COST OF INSURANCE



Your Risk Level: The insurance company looks at how risky it is to insure you. It's kind of like car insurance being higher for new drivers because they might have more accidents. For life insurance, they check things like your age, health, and your habits like smoking.

Premium Payments: The money you pay regularly (monthly, annually) is called the "premium." This money adds up to create a fund that the insurance company can use to help your family if needed.

Mortality Cost: This is the biggest part. It's like everyone chipping in so that if anyone in the group (people with similar risks) passes away, their family gets financial help. The younger and healthier you are, the lower this cost.

Expenses: The insurance company has costs too, like paying the people who work there and keeping the lights on. This is a small part of your premium called administrative fees.



FREQUENTLY ASKED QUESTIONS



What is Life Insurance?

- The purpose of life insurance is to provide financial protection and support to the policyholder's loved ones in the event of their death.

How much coverage do I need?

- The amount of coverage you may need is entirely based on what your individual needs are and based on your current situation. I will walk you through a very quick and easy needs analysis to determine what the right amount of coverage is for you.

Can I get coverage even if I have had health concerns?

- Yes! One of the advantages of working with Infinite is we are partnered with several of "A" rated insurance carriers. Which opens plenty of options to find our clients the right coverage.

What type of payment options do you accept?

- Most insurance carriers follow the same payment guidelines, which may include:
 - EFT (Banking Account + Routing information)
 - Credit/Debit (Depending on Carrier)
 - SSN Direct Express Card/Social Security Direct Billing

How do I get a copy of my policy?

- Once Approved, your insurance carrier will mail you a physical copy to your mailing address on file. Also, as your agent, I will assist you in setting up your portal so that you have instant access to your policy.

What if I am on fixed income?

- That's no problem! We are partnered with several of "A" rated insurance carriers, our agents will assist you with finding the right coverage options that meet your budget.

How do I file a claim?

- Filing a claim can be completed in several ways. You may contact your insurance carrier directly, contact your agent for support, or you can access your portal online to file the claim online.

Can I insure my spouse, parent or children?

- Absolutely! In fact, we help countless of families getting their families insured all the time. The process is simple and quick.

Can I pay Quarterly or Annually?

- Yes, you can decide if you'd like your monthly premiums to be made Monthly, Quarterly, Bi-Annually or Annual.

How do I update my Billing Information?

- Updating your billing information can be completed in several ways. You may contact your insurance carrier directly, contact your agent for support, or you can access your portal online to make any changes yourself.