



# Life Insurance Planning Guide

Indexed Universal Life (IUL) + Whole Life Explained

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## What This Guide Provides

- Clear, client-friendly explanations of IUL and Whole Life policies
- Benefits, trade-offs, and appropriate use cases
- Side-by-side comparison for quick reference
- Simple next step to schedule a strategy call



## Strategy Call

Scan or contact directly:

**Office: 833-770-2170   Direct: 317-593-4337**

Educational use only. Not tax or legal advice. Policy features vary by carrier and contract.

Guarantees subject to insurer claims-paying ability. Loans/withdrawals may reduce benefits and have tax implications.

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# Indexed Universal Life (IUL)

## What It Is

Permanent life insurance with cash value that can credit interest based on a market index.

## Typical Benefits

- Lifetime protection (policy must remain in force)
- Upside potential with downside limits (contract-specific)
- Tax-deferred growth (IRC rules apply)
- Flexible funding structure
- Loan/withdrawal access (terms apply)

# Whole Life Insurance

## What It Is

Permanent insurance with guaranteed premiums and guaranteed cash value growth.

## Typical Benefits

- High predictability
- Lifetime protection
- Stable accumulation
- Potential dividends (not guaranteed)