



**Selling IULs To  
Help Small  
Business**

# FOUR NEEDS OF EVERY SMALL BUSINESS



Protection against  
the death of key  
member



Protection against a  
key member leaving



Creating a  
retirement or  
pension



Cash for emergencies





# DEATH OF A KEY MEMBER

# DEATH OF A KEY MEMBER



**\$1000/month**

**National Life Group  
FlexLife IUL**

**(optional \$3,000,000 ART  
\$85.80 per month!)**

Policy Year	Age	Premium Outlay	Planned Annual Income	Weighted Average Interest Rate	Accumulated Value	Cash Surrender Value	Net Death Benefit
1	35	\$12,000.00	\$0	5.00 %	\$8,594	\$0	\$1,000,000
2	36	12,000.00	0	5.30 %	17,567	157	1,000,000
3	37	12,000.00	0	5.43 %	26,975	10,515	1,000,000
4	38	12,000.00	0	5.50 %	36,860	21,380	1,000,000
5	39	12,000.00	0	5.54 %	47,261	32,801	1,000,000
6	40	12,000.00	0	5.57 %	58,485	48,405	1,000,000
7	41	12,000.00	0	5.59 %	70,349	62,119	1,000,000
8	42	12,000.00	0	5.61 %	82,866	76,566	1,000,000
9	43	12,000.00	0	5.62 %	96,063	91,773	1,000,000
10	44	12,000.00	0	5.63 %	109,978	107,788	1,000,000
		<b>\$120,000.00</b>	<b>\$0</b>				
11	45	12,000.00	0	5.70 %	127,508	127,508	1,000,000
12	46	12,000.00	0	5.70 %	146,018	146,018	1,000,000
13	47	12,000.00	0	5.70 %	165,573	165,573	1,000,000
14	48	12,000.00	0	5.70 %	186,243	186,243	1,000,000
15	49	12,000.00	0	5.71 %	208,088	208,088	1,000,000
16	50	12,000.00	0	5.71 %	231,206	231,206	1,000,000
17	51	12,000.00	0	5.71 %	255,666	255,666	1,000,000
18	52	12,000.00	0	5.71 %	281,561	281,561	1,000,000
19	53	12,000.00	0	5.71 %	308,981	308,981	1,000,000
20	54	12,000.00	0	5.71 %	338,028	338,028	1,000,000
		<b>\$240,000.00</b>	<b>\$0</b>				
21	55	12,000.00	0	5.71 %	368,740	368,740	1,000,000
22	56	12,000.00	0	5.71 %	401,285	401,285	1,000,000
23	57	12,000.00	0	5.71 %	435,769	435,769	1,000,000



A man with a dark beard and hair, wearing a dark pinstripe suit, white shirt, and dark tie, is sitting at a desk. He is holding a black smartphone to his ear with his right hand and gesturing with his left hand. In front of him is a laptop and a white mug. The background features a white brick wall, a large green plant, and a white shelf with books and a blue folder.

# DEPARTURE OF A KEY MEMEBER



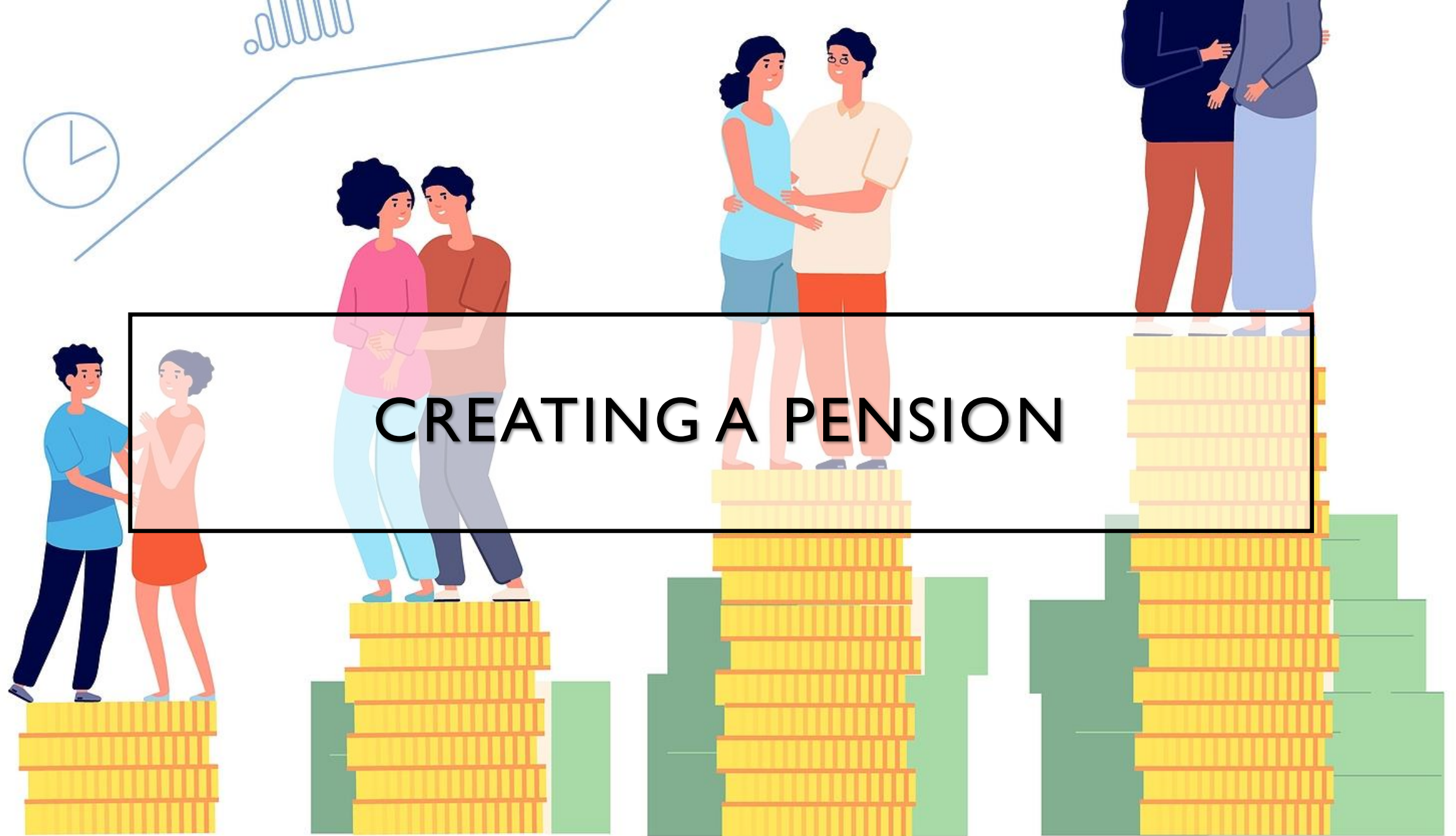
## DEPARTURE OF A KEY MEMBER

**Example: Key member receives control of IUL after 20 years**

Year	Premium Paid	Cash Value	Death Benefit
21	\$240,000	\$368,740	\$1,000,000









## CREATING A PENSION

**\$64,486 per year TAX  
FREE, starting at age 65**

Age	Tax Free Income	Cash Value	Death Benefit
84	\$1,289,720	\$314,721	\$439,938





The image is a dense, overlapping collage of US one hundred dollar bills. The bills are oriented in various directions, creating a sense of motion and abundance. The portrait of Benjamin Franklin is the central focus of each bill. The text 'EMERGENCY CASH' is prominently displayed in the center, enclosed in a black rectangular border. The background is a mix of green and white, with the intricate patterns and security features of the currency visible.

EMERGENCY CASH





## EMERGENCY CASH

- **Covering payroll**
- **Fixing equipment**
- **Materials for a large order**
- **Hiring part-time help**
- **Collateral for loan**

Year 5	Year 10	Year 15	Year 20
\$47,261	\$109,978	\$208,088	\$338,028



WANT TO GET STARTED?

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