

HOW TO **MAXIMIZE** YOUR CASH VALUE



INSIGHTS FROM THE EXPERTS AT IBC GLOBAL

HOW TO MAXIMIZE YOUR CASH VALUE

The unfortunate truth about the life insurance industry is that agents are incentivized to sell products with low cash value.

Our approach to Life Insurance centers around educating our clients of the good and the bad and ensuring their financial decisions are made with their needs in mind – not our pockets!

THIS GUIDE INCLUDES:

- Awareness of common pitfalls
- How people are typically taken advantage of
- How to get a policy that is in **YOUR** best interest
- Questions to ask yourself before starting a policy
- Testimonials of people we have worked with on high cash value policies



HOW TO MAXIMIZE YOUR CASH VALUE

WHOLE LIFE INSURANCE: HATE IT OR LOVE IT?

In our experience, people feel that Whole Life Insurance is a **rip-off** when they buy a policy for the Cash Value benefit, but then realize they have a negative return for the first 7-10 years. *Why would you put money into a product where you lose money for the first 10 years, especially if you don't care about the death benefit?*

On the flip side, people are happy with Whole Life Insurance when they have maximum cash value on **day one**! Cash Value Life Insurance is a product that has been used by banks, corporations, and the wealthy for centuries – for good reason!

WHY WOULD YOU CARE ABOUT THE CASH VALUE?

Money Grows Safely

Regardless of market fluctuation, your cash value will continue to appreciate. Most policies we've set up produce returns between 4-5%.

Loan Feature

You can access your money anytime through a policy loan. When you borrow against your Cash Value, your money keeps earning dividends and interest (there is no lost opportunity cost).

Tax Benefit

You can access your Cash Value tax-free. This is a major reason why corporations and wealthy families are attracted to the product. It is possible to have to pay taxes, but it can easily be avoided in most cases.

1: ENSURE YOUR POLICY IS DESIGNED FOR *MAXIMUM CASH VALUE*, NOT JUST *HIGH CASH VALUE*

WHAT TO LOOK FOR:

- ✓ Your Cash Value is 80-90% of your contribution in the first year
- ✓ Positive Cash Value between years three and five (in most scenarios)
- ✓ Access to strong Cash Value immediately
- ✓ Strong long-term Cash Value

We refer to this as the 10/90 Split

Many high Cash Value designs will have 10% of your contribution going toward the Base Premium and the other 90% going toward your PUA Rider (Cash Value).

A 10% Base Premium is the minimum most Major Mutual companies will allow. The main purpose of this is to allow maximizing both the short-term and long-term growth of a policy.



1: ENSURE YOUR POLICY IS DESIGNED FOR *MAXIMUM* CASH VALUE

POLICY A					POLICY B				
Year	Age	Annual Payment	Cash Value	Death Benefit	Year	Age	Annual Payment	Cash Value	Death Benefit
1	36	\$20,000	\$1,709	\$1,060,984	1	36	\$20,000	\$10,027	\$901,462
2	37	\$20,000	\$3,844	\$1,067,937	2	37	\$20,000	\$20,696	\$936,889
3	38	\$20,000	\$21,827	\$1,075,593	3	38	\$20,000	\$39,569	\$972,502
4	39	\$20,000	\$40,535	\$1,084,147	4	39	\$20,000	\$59,284	\$1,008,502
5	40	\$20,000	\$60,041	\$1,093,617	5	40	\$20,000	\$79,884	\$1,044,871
6	41	\$20,000	\$80,661	\$1,104,934	6	41	\$20,000	\$101,560	\$1,082,145
7	42	\$20,000	\$102,425	\$1,118,000	7	42	\$20,000	\$124,349	\$1,120,299
8	43	\$20,000	\$125,423	\$1,132,718	8	43	\$20,000	\$148,313	\$1,159,266
9	44	\$20,000	\$149,664	\$1,148,802	9	44	\$20,000	\$173,496	\$1,198,929
10	45	\$20,000	\$175,272	\$1,166,408	10	45	\$20,000	\$199,972	\$1,239,338
11	46	\$20,000	\$202,753	\$1,186,714	11	46	\$20,000	\$228,303	\$931,861
12	47	\$20,000	\$232,175	\$1,209,599	12	47	\$20,000	\$258,293	\$975,686
13	48	\$20,000	\$263,593	\$1,234,914	13	48	\$20,000	\$289,990	\$1,020,728
14	49	\$20,000	\$297,145	\$1,262,726	14	49	\$20,000	\$323,505	\$1,067,051
15	50	\$20,000	\$332,938	\$1,292,971	15	50	\$20,000	\$358,923	\$1,114,609
16	51	\$20,000	\$370,485	\$1,324,359	16	51	\$20,000	\$396,352	\$1,163,571
17	52	\$20,000	\$409,790	\$1,356,758	17	52	\$20,000	\$435,558	\$1,213,192
18	53	\$20,000	\$450,950	\$1,390,226	18	53	\$20,000	\$476,639	\$1,263,576
19	54	\$20,000	\$494,041	\$1,424,807	19	54	\$20,000	\$519,661	\$1,314,748
20	55	\$20,000	\$539,134	\$1,460,505	20	55	\$20,000	\$564,714	\$1,366,729
1st YEAR COMMISSION: \$18,000					1st YEAR COMMISSION: \$9,200				

Policy A has 100% of your payment going toward the Base Premium

- Base Premium dollars buy life insurance first, and eventually build Cash Value

Policy B has 50% of your payment going toward the Base Premium

- The other 50% of your payment is going toward your PUA Rider, which builds Cash Value immediately

SAME POLICY, SAME COMPANY, DIFFERENT DESIGN

POLICY C				
Year	Age	Annual Payment	Cash Value	Death Benefit
1	36	\$20,000	\$16,950	\$464,998
2	37	\$20,000	\$34,714	\$519,698
3	38	\$20,000	\$54,838	\$574,164
4	39	\$20,000	\$75,891	\$628,425
5	40	\$20,000	\$97,930	\$682,551
6	41	\$20,000	\$121,014	\$736,607
7	42	\$20,000	\$145,188	\$790,647
8	43	\$20,000	\$170,508	\$844,712
9	44	\$20,000	\$197,018	\$898,818
10	45	\$20,000	\$224,786	\$952,918
11	46	\$20,000	\$253,945	\$1,007,070
12	47	\$20,000	\$284,521	\$1,061,366
13	48	\$20,000	\$316,549	\$1,115,734
14	49	\$20,000	\$350,130	\$1,170,133
15	50	\$20,000	\$385,327	\$1,224,659
16	51	\$20,000	\$422,701	\$1,279,266
17	52	\$20,000	\$461,850	\$1,335,291
18	53	\$20,000	\$502,852	\$1,391,645
19	54	\$20,000	\$545,775	\$1,448,405
20	55	\$20,000	\$590,703	\$1,505,607
			1st YEAR COMMISSION: \$2,250	

Most Cash Value up front

Get your money back faster

Most Cash Value long-term

Agent makes the least money

Policy C has 10% of your payment going toward the Base Premium

- The other 90% is going toward your PUA Rider
- Since this policy is designed for maximum Cash Value, the first-year Cash Value is nearly 85% of the \$20,000 you paid in

2: LOOK TO COMPANIES WITH PROOF OF PERFORMANCE - ONE OF THE FOUR MAJOR MUTUALS



All life insurance companies are not the same!

PROOF OF PERFORMANCE

Many people we have spoken with have said the following:

"All life insurance companies are the same!"

"Small to medium-sized life insurance companies are best."

"The Major Mutual companies will cancel your policy if you take loans!"

However, these claims are often stated without concrete proof. When choosing a company, it is important to see proof of performance. The Major Mutual companies* can provide **proof** that their whole life policies have delivered IRR's (International Rates of Return) greater than 4%. We have not seen the same from smaller insurance companies.

*MassMutual, Guardian, Northwestern Mutual, and New York Life

CLIENTS OVER COMMISSION

While the Major Mutual companies will pay out a commission of 85-95% on the Base Premium in the first year, small to medium-sized companies can pay up to 130-140%.

- Example: If we sell a policy with a \$10,000 Base Premium, we would earn about \$9,000 with a Major Mutual company and about \$13,500 with a smaller company.

We have always preferred the Major Mutual companies because they have produced the highest returns for *clients*. Our firm belief is that if we offer the best products available, our clients will be set up for long-term success. This practice also supports one of our company's core values, The Golden Rule: *Treat others how you want to be treated.*



2: LOOK TO COMPANIES WITH PROOF OF PERFORMANCE

DIVIDEND HISTORY FOR GUARDIAN LIFE & MASS MUTUAL

Guardian's Dividend Interest Rate History: 1959–2025

It's good to hear about a company's success, but what does it do for you? Since Guardian's founding in 1860, we've been dedicated to protecting individuals, their families, and businesses through two World Wars and the Great Depression. Our participating policyholders can benefit directly from our success.

Dividend Scale Year	Dividend Interest Rate	Dividend Scale Year	Dividend Interest Rate
2025	6.10%	2002	8.00%
2024	5.90%	2001	8.50%
2023	5.75%	2000	8.50%
2022	5.65%	1999	8.75%
2021	5.65%	1998	8.75%
2020	5.65%	1997	8.50%
2019	5.85%	1996	8.00%
2018	5.85%	1995	8.50%
2017	5.85%	1994	9.00%
2016	6.05%	1993	9.75%
2015	6.05%	1992	10.25%
2014	6.25%	1991	10.50%
2013	6.65%	1990	11.00%
2012	6.95%	1989	11.50%
2011	6.85%	1988	12.50%
2010	7.00%	1987	13.25%
2009	7.30%	1986	13.25%
2008	7.25%	1985	12.25%
2007	6.75%	1984	12.25%
2006	6.50%	1983	7.65%
2005	6.75%	1982	7.50%
2004	6.60%	1981	7.20%
2003	7.00%		

Participating Whole Life Policies Issued by Massachusetts Mutual Life Insurance Company Prior to March 1996

Year	Dividend Interest Rate	Year	Dividend Interest Rate
1978	7.40%	2002	8.10%
1979	7.80%	2003	7.90%
1980	8.27%	2004	7.50%
1981	8.27%	2005	7.00%
1982	8.27% ¹	2006	7.55%
1983	8.27% ¹	2007	7.55%
1984	11.60%	2008	7.90%
1985	12.20%	2009	7.45%
1986	12.20%	2010	6.85%
1987	12.20%	2011	6.80%
1988	11.35%	2012	7.00%
1989	11.15%	2013	7.00%
1990	10.50%	2014	7.10%
1991	10.50%	2015	7.10%
1992	9.95%	2016	7.10%
1993	9.45%	2017	6.70%
1994	9.30%	2018	6.40%
1995	9.00%	2019	6.40%
1996	8.40%	2020	6.20%
1997	8.40%	2021	6.00%
1998	8.40%	2022	6.00%
1999	8.40%	2023	6.00%
2000	8.30%	2024	6.10%
2001	8.30%	2025	6.40%



PHOTO: NORR.COM



PHOTO: JIM KINNEY

WHY MAXIMIZING YOUR CASH VALUE IS BENEFICIAL

1) EARLY CAPITALIZATION

You don't have to wait 7-10 years to break even, let alone see a positive Cash Value.



2) SAFE ASSET

Many view Cash Value life insurance as a fixed asset, even a bond alternative. A policy that is designed with a 10/90 split will produce strong Cash Values.

3) RETIREMENT INCOME

Cash Value life insurance has been used to produce income for policyholders. Many corporations have practiced this with their executives as a means of creating a corporate retirement benefit.



WHY MAXIMIZING YOUR CASH VALUE IS BENEFICIAL

4) INFINITE BANKING

Infinite Banking supports the idea of using a Whole Life insurance policy as a financing tool.

The problem we encounter with people interested in Infinite Banking is that they are shown policies with *high base premium* and a *small to medium-sized company*. As a result, people take a **25%-40% loss** on their money in the first year and must wait 7-10 years to see a positive Cash Value.

What We See Often
Smaller Mutual Company

40% Base Premium - 60% PUA Rider

Yr	Age	Base Premium	PUA Rider	Annual Outlay	Total Outlay	Cash Value	Death Benefit
1	35	\$12,000	\$18,000	\$30,000	\$30,000	\$19,895	\$520,833
2	36	\$12,000	\$18,000	\$30,000	\$60,000	\$41,256	\$569,560
3	37	\$12,000	\$18,000	\$30,000	\$90,000	\$70,287	\$620,048
4	38	\$12,000	\$18,000	\$30,000	\$120,000	\$101,185	\$672,370
5	39	\$12,000	\$18,000	\$30,000	\$150,000	\$134,127	\$726,902
6	40	\$12,000	\$18,000	\$30,000	\$180,000	\$169,772	\$784,000
7	41	\$12,000	\$18,000	\$30,000	\$210,000	\$207,454	\$843,492
8	42	\$12,000	\$18,000	\$30,000	\$240,000	\$246,984	\$904,820
9	43	\$12,000	\$18,000	\$30,000	\$270,000	\$288,503	\$967,755
10	44	\$12,000	\$18,000	\$30,000	\$300,000	\$332,090	\$1,032,362
11	45	\$0	\$0	\$0	\$300,000	\$347,454	\$1,037,860
12	46	\$0	\$0	\$0	\$300,000	\$363,536	\$1,044,175
13	47	\$0	\$0	\$0	\$300,000	\$380,375	\$1,051,291
14	48	\$0	\$0	\$0	\$300,000	\$397,993	\$1,059,211
15	49	\$0	\$0	\$0	\$300,000	\$416,434	\$1,067,964
16	50	\$0	\$0	\$0	\$300,000	\$435,726	\$1,077,585
17	51	\$0	\$0	\$0	\$300,000	\$455,908	\$1,088,114
18	52	\$0	\$0	\$0	\$300,000	\$477,016	\$1,099,616
19	53	\$0	\$0	\$0	\$300,000	\$499,066	\$1,112,104
20	54	\$0	\$0	\$0	\$300,000	\$522,067	\$1,125,529
21	55	\$0	\$0	\$0	\$300,000	\$545,125	\$1,139,847
22	56	\$0	\$0	\$0	\$300,000	\$569,176	\$1,155,025
23	57	\$0	\$0	\$0	\$300,000	\$594,301	\$1,171,084
24	58	\$0	\$0	\$0	\$300,000	\$620,558	\$1,188,078
25	59	\$0	\$0	\$0	\$300,000	\$648,008	\$1,206,074
26	60	\$0	\$0	\$0	\$300,000	\$676,686	\$1,225,119
27	61	\$0	\$0	\$0	\$300,000	\$706,611	\$1,245,265
28	62	\$0	\$0	\$0	\$300,000	\$737,816	\$1,266,540
29	63	\$0	\$0	\$0	\$300,000	\$770,337	\$1,288,983
30	64	\$0	\$0	\$0	\$300,000	\$804,226	\$1,312,620

*Age 35. Best Class Rating

*The Actual Base Premium is \$12,300

*A term insurance rider is NOT needed to prevent a MEC

What We Would Like To See More
Major Mutual Company

10% Base Premium - 90% PUA Rider

Yr	Age	Base Premium	PUA Rider	Annual Outlay	Total Outlay	Cash Value	Death Benefit	Cash Value Difference
1	35	\$3,000	\$27,000	\$30,000	\$30,000	\$27,131	\$505,524	\$7,236
2	36	\$3,000	\$27,000	\$30,000	\$60,000	\$56,556	\$562,103	\$15,300
3	37	\$3,000	\$27,000	\$30,000	\$90,000	\$88,508	\$619,812	\$18,221
4	38	\$3,000	\$27,000	\$30,000	\$120,000	\$122,263	\$678,719	\$21,078
5	39	\$3,000	\$27,000	\$30,000	\$150,000	\$157,920	\$738,908	\$23,793
6	40	\$3,000	\$27,000	\$30,000	\$180,000	\$195,531	\$800,458	\$25,759
7	41	\$3,000	\$27,000	\$30,000	\$210,000	\$235,205	\$863,473	\$27,751
8	42	\$3,000	\$27,000	\$30,000	\$240,000	\$277,048	\$928,022	\$30,064
9	43	\$3,000	\$27,000	\$30,000	\$270,000	\$321,178	\$994,161	\$32,675
10	44	\$3,000	\$27,000	\$30,000	\$300,000	\$367,731	\$1,061,927	\$35,641
11	45	\$0	\$0	\$0	\$300,000	\$387,802	\$959,789	\$40,348
12	46	\$0	\$0	\$0	\$300,000	\$408,993	\$983,559	\$45,457
13	47	\$0	\$0	\$0	\$300,000	\$431,346	\$1,008,238	\$50,971
14	48	\$0	\$0	\$0	\$300,000	\$454,934	\$1,033,812	\$56,941
15	49	\$0	\$0	\$0	\$300,000	\$479,824	\$1,060,331	\$63,390
16	50	\$0	\$0	\$0	\$300,000	\$506,447	\$887,067	\$70,721
17	51	\$0	\$0	\$0	\$300,000	\$534,556	\$920,176	\$78,648
18	52	\$0	\$0	\$0	\$300,000	\$564,227	\$954,565	\$87,211
19	53	\$0	\$0	\$0	\$300,000	\$595,555	\$990,307	\$96,489
20	54	\$0	\$0	\$0	\$300,000	\$628,633	\$1,027,457	\$106,566
21	55	\$0	\$0	\$0	\$300,000	\$663,515	\$1,066,095	\$118,390
22	56	\$0	\$0	\$0	\$300,000	\$700,314	\$1,106,246	\$131,138
23	57	\$0	\$0	\$0	\$300,000	\$739,150	\$1,147,999	\$144,849
24	58	\$0	\$0	\$0	\$300,000	\$780,118	\$1,191,466	\$159,560
25	59	\$0	\$0	\$0	\$300,000	\$823,364	\$1,236,711	\$175,356
26	60	\$0	\$0	\$0	\$300,000	\$868,999	\$1,283,898	\$192,313
27	61	\$0	\$0	\$0	\$300,000	\$917,134	\$1,333,106	\$210,523
28	62	\$0	\$0	\$0	\$300,000	\$967,913	\$1,384,457	\$230,097
29	63	\$0	\$0	\$0	\$300,000	\$1,021,441	\$1,438,036	\$251,104
30	64	\$0	\$0	\$0	\$300,000	\$1,077,833	\$1,493,947	\$273,607

*Age 35. Best Class Rating

*The Actual Base Premium is \$3,016

*A term insurance rider is added to this policy to prevent a MEC

*DISCLAIMER: IBC Global is independent of, and not affiliated with, sponsored by, or endorsed by: Nelson Nash Institute, Infinite Banking, Bank on Yourself, or Infinite Banking Concepts, LLC.

WHY MAXIMIZING YOUR CASH VALUE IS BENEFICIAL

5) WIPE OUT DEBT

Debt consolidation is always a popular topic. Cash Value life insurance, often paired with Velocity Banking, is a great means to clear high-interest debt. With that said, it is always beneficial to view the pros and cons to this strategy. No matter how well a policy is designed, you still have a cost in the early years, and you have a cost to borrow as interest accrues on policy loans.

No Loans						Loans to Payoff Debts									
Yr	Age	Annual Funding	Total Funding	Cash Value	Death Benefit	Yr	Age	Annual Funding	Annual Loan	Loan Balance	Loan Payment	Payment Applied to Principal	Payment Applied to Interest	Cash Value	Death Benefit
1	30	\$10,000	\$10,000	\$9,242	\$334,357	1	30	\$10,000	\$0	\$0	\$0	\$0	\$0	\$9,242	\$334,357
2	31	\$10,000	\$20,000	\$19,044	\$368,647	2	31	\$10,000	\$0	\$0	\$0	\$0	\$0	\$19,044	\$368,647
3	32	\$10,000	\$30,000	\$29,302	\$402,890	3	32	\$10,000	\$0	\$0	\$0	\$0	\$0	\$29,302	\$402,890
4	33	\$10,000	\$40,000	\$40,127	\$437,114	4	33	\$10,000	\$0	\$0	\$0	\$0	\$0	\$40,127	\$437,114
5	34	\$10,000	\$50,000	\$51,519	\$471,354	5	34	\$10,000	\$30,000	\$30,000	\$0	\$0	\$0	\$19,989	\$441,354
6	35	\$10,000	\$60,000	\$63,479	\$505,647	6	35	\$10,000	\$0	\$26,530	\$5,000	\$3,470	\$1,530	\$35,596	\$479,117
7	36	\$10,000	\$70,000	\$76,013	\$540,020	7	36	\$10,000	\$0	\$22,883	\$5,000	\$3,647	\$1,353	\$51,963	\$517,137
8	37	\$10,000	\$80,000	\$89,177	\$574,524	8	37	\$10,000	\$0	\$19,050	\$5,000	\$3,833	\$1,167	\$69,155	\$555,474
9	38	\$10,000	\$90,000	\$103,003	\$609,177	9	38	\$10,000	\$0	\$15,022	\$5,000	\$4,028	\$972	\$87,215	\$594,156
10	39	\$10,000	\$100,000	\$117,848	\$644,021	10	39	\$10,000	\$0	\$10,788	\$5,000	\$4,234	\$766	\$106,510	\$633,234
11	40	\$10,000	\$110,000	\$133,191	\$679,068	11	40	\$10,000	\$0	\$6,338	\$5,000	\$4,450	\$550	\$126,529	\$672,730
12	41	\$10,000	\$120,000	\$149,361	\$714,360	12	41	\$10,000	\$0	\$1,661	\$5,000	\$4,677	\$323	\$147,615	\$712,699
13	42	\$10,000	\$130,000	\$166,400	\$749,894	13	42	\$10,000	\$0	\$0	\$1,746	\$1,661	\$85	\$166,400	\$749,894
14	43	\$10,000	\$140,000	\$184,348	\$785,673	14	43	\$10,000	\$0	\$0	\$0	\$0	\$0	\$184,348	\$785,673
15	44	\$10,000	\$150,000	\$203,260	\$821,721	15	44	\$10,000	\$100,000	\$100,000	\$0	\$0	\$0	\$98,160	\$721,721
16	45	\$10,000	\$160,000	\$223,495	\$858,082	16	45	\$10,000	\$0	\$93,100	\$12,000	\$6,900	\$5,100	\$125,647	\$764,982
17	46	\$10,000	\$170,000	\$244,857	\$895,565	17	46	\$10,000	\$0	\$85,848	\$12,000	\$7,252	\$4,748	\$154,631	\$809,717
18	47	\$10,000	\$180,000	\$267,403	\$933,528	18	47	\$10,000	\$0	\$78,226	\$12,000	\$7,622	\$4,378	\$185,187	\$855,301
19	48	\$10,000	\$190,000	\$291,191	\$971,975	19	48	\$10,000	\$0	\$70,216	\$12,000	\$8,010	\$3,990	\$217,394	\$901,759
20	49	\$10,000	\$200,000	\$316,296	\$1,010,949	20	49	\$10,000	\$0	\$61,797	\$12,000	\$8,419	\$3,581	\$251,348	\$949,152
21	50	\$10,000	\$210,000	\$342,818	\$1,050,523	21	50	\$10,000	\$0	\$52,949	\$12,000	\$8,848	\$3,152	\$287,169	\$997,575
22	51	\$10,000	\$220,000	\$370,814	\$1,090,712	22	51	\$10,000	\$0	\$43,649	\$12,000	\$9,300	\$2,700	\$324,939	\$1,047,063
23	52	\$10,000	\$230,000	\$400,336	\$1,131,573	23	52	\$10,000	\$0	\$33,875	\$12,000	\$9,774	\$2,226	\$364,734	\$1,097,698
24	53	\$10,000	\$240,000	\$431,480	\$1,173,101	24	53	\$10,000	\$0	\$23,603	\$12,000	\$10,272	\$1,728	\$406,673	\$1,149,498
25	54	\$10,000	\$250,000	\$464,304	\$1,215,348	25	54	\$10,000	\$0	\$12,806	\$12,000	\$10,796	\$1,204	\$450,845	\$1,202,542
26	55	\$10,000	\$260,000	\$498,922	\$1,258,356	26	55	\$10,000	\$0	\$1,459	\$12,000	\$11,347	\$653	\$497,388	\$1,256,896
27	56	\$10,000	\$270,000	\$535,418	\$1,302,182	27	56	\$10,000	\$0	\$0	\$1,608	\$1,534	\$74	\$535,418	\$1,302,182
28	57	\$10,000	\$280,000	\$573,915	\$1,346,912	28	57	\$10,000	\$0	\$0	\$0	\$0	\$0	\$573,915	\$1,346,912
29	58	\$10,000	\$290,000	\$614,510	\$1,392,612	29	58	\$10,000	\$0	\$0	\$0	\$0	\$0	\$614,510	\$1,392,612
30	59	\$10,000	\$300,000	\$657,317	\$1,439,375	30	59	\$10,000	\$0	\$0	\$0	\$0	\$0	\$657,317	\$1,439,375

*Live webinar on using a policy to pay off debt

QUESTIONS TO CONSIDER

>>> What insurance company should I choose?

As mentioned in this guide, choose companies that can show proof of their high-performing policies and that have historically had the highest returns. In our experience, these are the four Major Mutual companies: MassMutual, Guardian, New York Life, and Northwestern Mutual.

>>> What Whole Life product should I choose?

All products are not the same and will produce different results. Ensure you choose a product that will give you the results best suiting your needs.

TRADITIONAL PRODUCTS

These are often referred to as a Whole Life 100 or 121. These products often prioritize death benefit first, and cash value second. If you are measuring the long-term growth rate, this type of product often illustrates the least attractive results.

HIGH EARLY CASH VALUE PRODUCTS

These can be referred to as a Whole Life 85 or 95. These products prioritize high upfront cash value and are used by individuals and corporations looking to minimize the upfront hit on their balance sheet. The long-term performance is greater than a traditional product, but less than most limited pay products.

LIMITED PAY PRODUCTS

The most common version of this is a 10 Pay product. These products prioritize long-term cash accumulation. These products are not always shown because the first year commission can be a third of what a traditional product offers.

QUESTIONS TO CONSIDER

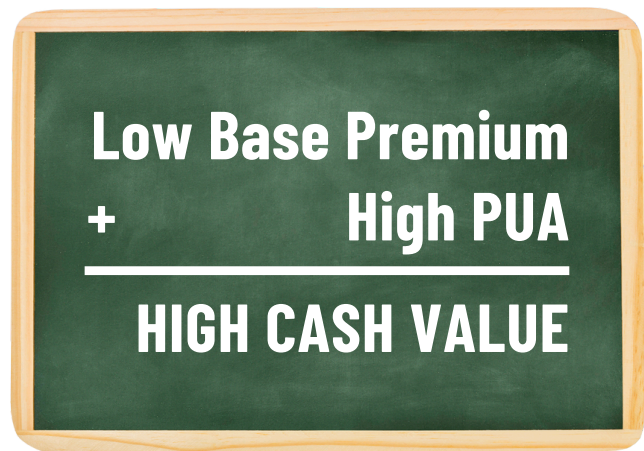
>>> Where is my money going?

This makes all the difference! If you have an annual payment of \$10,000, look to see how much of your money is going towards:

- **Base Premium: 10%**
 - 10% is the minimum with most companies and products, although some companies allow the base premium to be lower.
- **PUA Rider: 88%**
 - We like to put as much money as the insurance company will allow here. Usually, 90% of the payment. This is also flexible with most companies, which means you are not required to pay this each year.
- **Term Insurance Rider: 2%**
 - This is a cost-effective way to raise the death benefit, which prevents a MEC from occurring.
- **Other Riders**
 - If other riders are added to the policy, we recommend reviewing the policy with and without the riders to see the impact on your cash value.

**IF YOUR PREMIUM IS GREATER
THAN 10% OF YOUR TOTAL
PAYMENT, ASK TO SEE A
COMPARISON OF A POLICY
WITH A 10% PREMIUM.**

**IF THE NUMBERS DON'T LOOK
RIGHT, ASK ANOTHER AGENT
TO REVIEW THE
ILLUSTRATION.**



TESTIMONIALS

CHAD P

"I cannot begin to express how much I appreciate your guidance and THOROUGH and QUICK responses to questions. I stress hard over decisions, not wanting to make one that negatively affects my family. . . .You are clearly about making long-term relationships (rather than just quick commissions) and go out of your way to look at my past, current, and future situation/goals. I am not used to this level of expertise and attention from most of the professionals and tradespeople over the past few years."

Dylan R

"I have been a client of IBC Global for 4+ years and worked with them to put 3 different life insurance policies in force. Before I set up my first whole life policy, I spent months interviewing different agents/companies before deciding to work with IBC global. I am so glad I made that choice because my policies are not only efficiently designed but are performing beautifully. Their professionalism and transparency are a breath of fresh in an industry plagued by conflicts of interest and the bait-n-switch salesmanship. I highly recommend working with IBC global as I am confident they are experts in this arena and truly put the client first."

Darin P

"My experience with IBC has been absolutely exceptional! Steve and his team consistently go above and beyond to ensure every client feels taken care of. Their openness and clear communication gave me total confidence throughout the entire process, and I was never left guessing. . . .It's truly reassuring to know you're in such capable and transparent hands. If you're looking for a professional, trustworthy partner who genuinely has your best interests at heart, IBC is the team to choose!"

Kingshuk B

"I researched Whole Life Insurance policies for three years before taking on a policy tailored to my needs with Steve's company IBC. One of the big mind blocks was the black and white opinions in the financial media about WLI puzzled me. Steve was very patient with my questions and I love his data driven approach, all without being pushy. We even worked through excel sheets so that I get my questions fully answered. I would recommend IBC to anyone who is seriously considering High cash value WLI as a financial strategy."

WHAT TO REMEMBER



Look for your Cash Value to be 80-90% of your contribution in the first year.



You want strong Cash Value both immediately and long-term.



Your policy should be with one of the Major Mutual companies (they have proof of high-performing policies).



High Cash Value policies are a **SAFE** place for your money, are **TAX-FREE**, and provide a way for you to **BORROW** against your own money.



LIKE WHAT YOU LEARNED IN THIS GUIDE OR HAVE QUESTIONS?



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