

Hidden tax and other advantages of Life Insurance

Even if you don't need life
insurance...this is for you

What I look for in an investment

Guaranteed to go up; never go down

Money is always available

Tax free

I look everywhere for this type of 3 investment



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This is Where I found It

Indexed Life Insurance provides

Investment tied to S&P 500 index – never go down

Take out money tomorrow if you wish

Investment grows tax free; take out tax free

What I am looking for

Guaranteed to go up; never go down

Money is always available

Tax free

PLUS --- tax free death benefit to your spouse or children

The role of real estate



*Borrow at one rate,
invest at a higher*

Ready money to
buy for cash

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provides

Investment tied to S&P
500 index – never go
down

Take out money
tomorrow if you wish

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free; take out tax free

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benefit to your spouse or
children

Tax Free
Diversification

Preserve the real estate – pay taxes
with insurance

Robert Smith



1)
Equity
loan of
\$400,000

2) Invests in Indexed
Life Insurance

Year	S&P 500 change	Change in Smith's Investments
Year 1		
Year 2	8%	8%
Year 3	10%	10%
Year 4	-3%	0%
Year 5	11%	11%
Year 6	18%	12%
Year 7	-21%	0%
Year 8	8%	8%



3) Death Benefit
of \$1,350,000
included



Mary Gomez

1) \$750,000 from brokerage account

2) Invests in Indexed Life Insurance

Cash invested

Grows tax free

Life Insurance Benefit



3) \$600,000 all cash offer buys an investment property

4) Re-finances the investment property immediately. Puts \$400,000 back.

5) Later, refinances again. Another \$300,000

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