

# What's better? 401K'S vs IUL'S



## RETIREMENT DOESN'T FAVOR MARKET VOLATILITY

Discover the power of financial planning with Indexed Universal Life (IUL) insurance—an innovative alternative to traditional 401(k) plans. In this brochure, we shed light on the significant advantages that make IUL a compelling choice for securing your financial future.

Investing in your future has never been more rewarding. Choose the path of financial freedom with Indexed Universal Life insurance—a dynamic solution that outshines traditional 401(k) plans. Secure your legacy, maximize growth potential, and embrace a brighter financial tomorrow. Take the control back in your hands and make decisions on your retirement that fits your vision for your lifestyle

### TIPS TO REMEMBER



You have more Flexibility and Control, with and IUL you have control over your premium payments and the ability to adjust your coverage as your financial needs evolve.



Periodically review your IUL policy to ensure it aligns with your evolving financial goals. Adjust coverage and beneficiaries as needed, ensuring your plan remains tailored to your life.



Leverage IUL's living benefits feature, allowing you to access cash value for emergencies, education, or other financial needs during your lifetime. It's a versatile tool that enhances financial security while you're alive.



### TAX-ADVANTAGED GROWTH

Unlike 401(k)s, IUL offers tax-free withdrawals. Your money grows tax-deferred, and when you access your funds in retirement, you can enjoy the benefits without worrying about hefty tax implications. It's a tax-efficient strategy that puts more money back in your pocket.



### MARKET GAINS NO MARKET RISKS

With IUL, you can harness the potential of market-linked returns without the downside risks. Your cash value is linked to an equity index, allowing you to participate in market gains while providing a guaranteed minimum interest rate.



### LEVERAGING LIFE INSURANCE BENEFITS

IUL isn't just an investment—it's also life insurance. Your loved ones are protected with a death benefit, ensuring financial security for your family. It's a dual-purpose solution that combines wealth accumulation with a safeguard for your legacy.



## CONTACT US



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