

How Would You Like To Build A Strong Financial Foundation?

There's a big difference between building a foundation and

Get Rich Quick Schemes

Hitting the Lottery

THE NEW MIDLIFE CRISES

“Once people hit midlife, the good times are over.” *4

A SHORTER PRODUCTIVE LIFE: It used to be that we work for 40 years between the ages of 25 to 65, and then retire for the next 20 years. Now, things seem to be reversed. The new generation find themselves lucky if they have gainful employment for 20 years, and may struggle to survive (and retire) for the next 40 years.

UNCERTAINTY AND INSECURITY: There’s a thin line between employed, unemployed, under-employed, and full-time temps.

Job security is a thing of the past. The average time an employed person spends at one particular job is about 4.4 years. *5
Many of the new jobless rebrand themselves as consultants.

Struggling Small Businesses: From food, to furniture, to fitness...Small Businesses with limited capital and know-how face incredible challenges to compete with the big chains and large distributions. Ironically, owning a franchise today no longer guarantees profit.

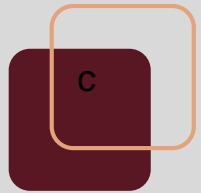
The next crisis in our life-time is the retirement crisis *6

4 Wall street journal. The Other Midcrisis, June 21, 2015 www.bls.gov

5 Economic News Release: Employee tenure summary, 2010

6 Newsweek Dead Suit Walking. April 17, 2011

You Can Build A Proper Financial FOUNDATION



If you're like most people, you probably know little about personal finance. Perhaps you think long-term security is impossible with your income, but the truth is that no matter what your income level, you can improve your financial security.

Pay yourself first. If you want to save \$1 million by age 65, you'd better get started soon...

- ***Are you 25 years old? \$158/month is needed to reach \$1 million by age 65.***
- ***35 years old? \$442 per month to reach \$1 million by the age 65.***
- ***45 years old? \$1,317 per month to reach \$1 million by the age 65.***
- ***55 years old? A hefty \$4,822 per month to reach \$1 million.***
- ***Age 60? You'll need to stash \$12,914 per month.***



The Situations of Most Households

Living with too much debt and not enough insurance protection.

Limited savings, without a clear understanding of how much savings will be enough.

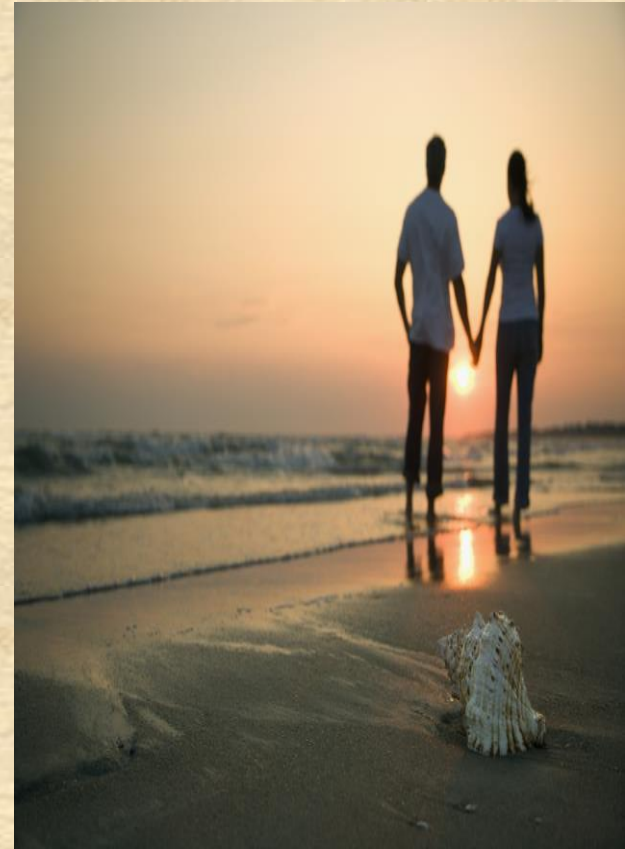
Not enough income and not sure how to fix the problem.

What's the result of living like this?

Loss of peace of mind.

Stress and frustration in your home.

Negative impact on your family.



True Financial Independence

Financial Independence = peace of mind

Financial independence isn't always about extravagance or living in a mega mansion.

True financial independence is about:

Saving more and spending less.

Living within one's means.

*Protecting your loved one's
from the "worst-case scenario".*

Systematically reducing and eliminating debt.

Sufficient funds to cover expenses for six months to a year.

Long-term savings that protects your family for life.



What are the Effects of Inflation & Taxes On Your Purchasing Power?



EXAMPLE 1:

If you save monthly.....\$100.00
Earning 3% interest..... + 3.00
Pay Tax at 25%..... - .75

Net After Tax.....\$102.25
Inflation at 3.5%..... - 3.50
Actual Return.....**\$ 98.75**
(after inflation & taxation)

You Lose!

Example 2:

If you save monthly.....\$100.00
Earning 5% interest.....+ 5.00
Pay Tax at 25%.....- 1.25

Net After Tax..... \$103.75
Inflation at 3.5%..... - 3.50
Actual Return..... **\$100.25**
(after inflation & taxation)

**You must get 5% or more
interest to beat inflation & taxes**

THE COST OF LIVING IN 1978

Average Income Per Year: \$17,000
Average Cost of a New House: \$54,000
Average Rent: \$260/month
Cost of a Gallon of Gas: 63 cents
One Dozen Eggs: 48 cents
Average Cost for a Chevrolet Nova: \$3,823

A NEW CAR TODAY
might cost \$20,000.
How much will a
\$20,000 car cost ten
years from now, with
3% inflation per year?
The same \$20,000 car
will cost over \$26,000.

Are you winning
or losing the
money game?



What's "The Rule of 72"?

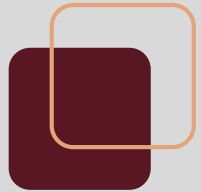
The Power of Compound Interest

72 divided by 4 = 18 money DOUBLES every 18 years		72 divided by 8 = 9 money DOUBLES every 9 years		72 divided by 12 = 6 money DOUBLES every 6 years	
<u>Age</u>	<u>4%</u>	<u>Age</u>	<u>8%</u>	<u>Age</u>	<u>12%</u>
29	\$ 10,000	29	\$ 10,000	29	\$ 10,000
47	\$ 20,000	38	\$ 20,000	35	\$ 20,000
65	<u>\$ 40,000</u>	47	\$ 40,000	41	\$ 40,000
		56	\$ 80,000	47	\$ 80,000
		65	<u>\$ 160,000</u>	53	\$ 160,000
				59	\$ 320,000
				65	<u>\$ 640,000</u>



\$10,000 saved & growing @ 4% versus @ 12% interest. The difference is \$600,000 - The equivalent of 20 years of work for a person working with an annual salary of \$30,000/year. Most of us don't even earn 4% interest nowadays.

The X Curve



The Wealth Formula

+ Money

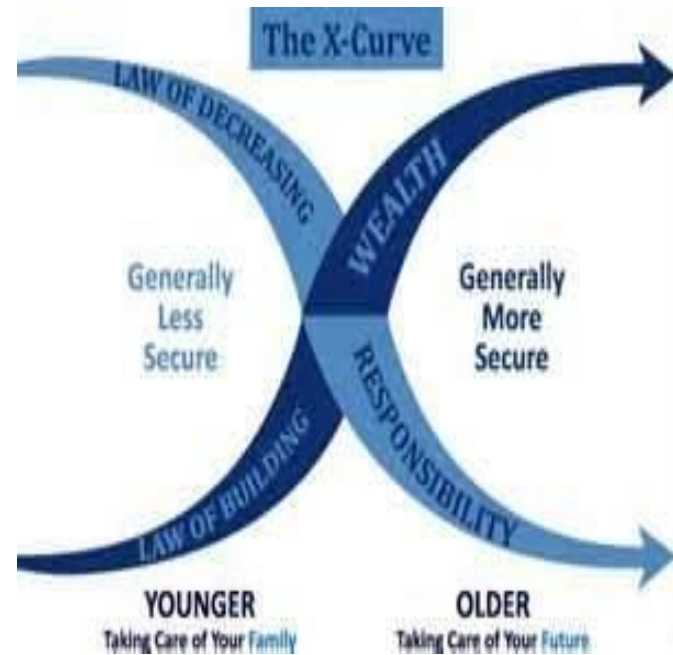
+ Time

+ Rate of Return

- Inflation

- Taxes

Wealth



The Wealth Formula accumulates Wealth as long as you have a high enough Rate of Return. This concept theorizes that a person's responsibilities generally decrease and wealth generally increases over time.

A Solid Foundation looks like this

Like building a house, you must build it from the ground up.

Manage Your Debt

REDUCE YOUR DEBT SOONER (See page 24 for How To Reduce Your Mortgage Debt sooner).



Set aside 6 Months – 1 Year income to help cope with emergencies and unexpected changes like:

- Job Loss
- Major Damages or Repairs for Your Home, Business, Property, Cars, etc.
- Illness
- Other Disasters

Start off with Life Insurance - an Immediate Financial Foundation for your family's future.



BANKS

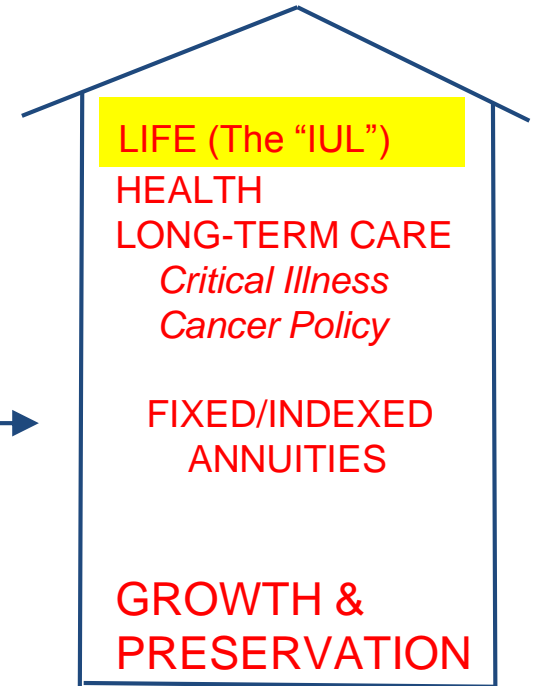
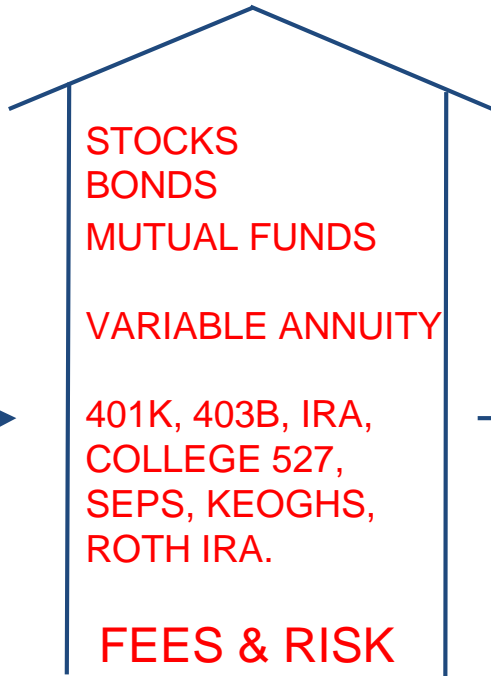
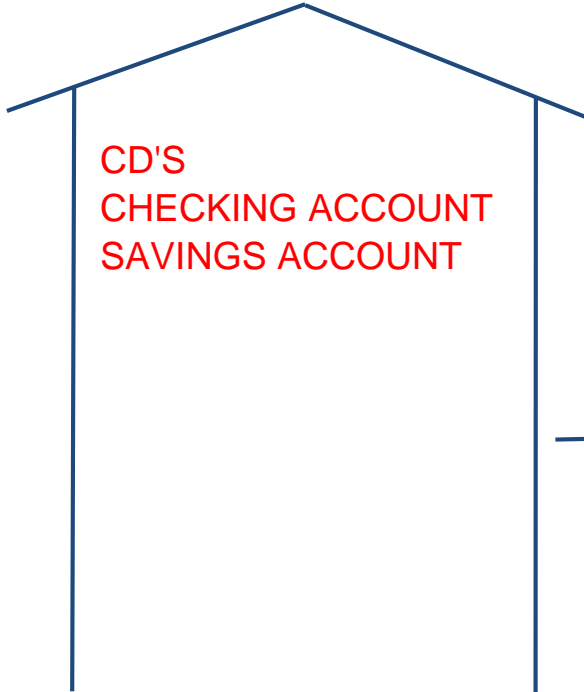
**INVESTMENT
FIRMS (Brokerage)**

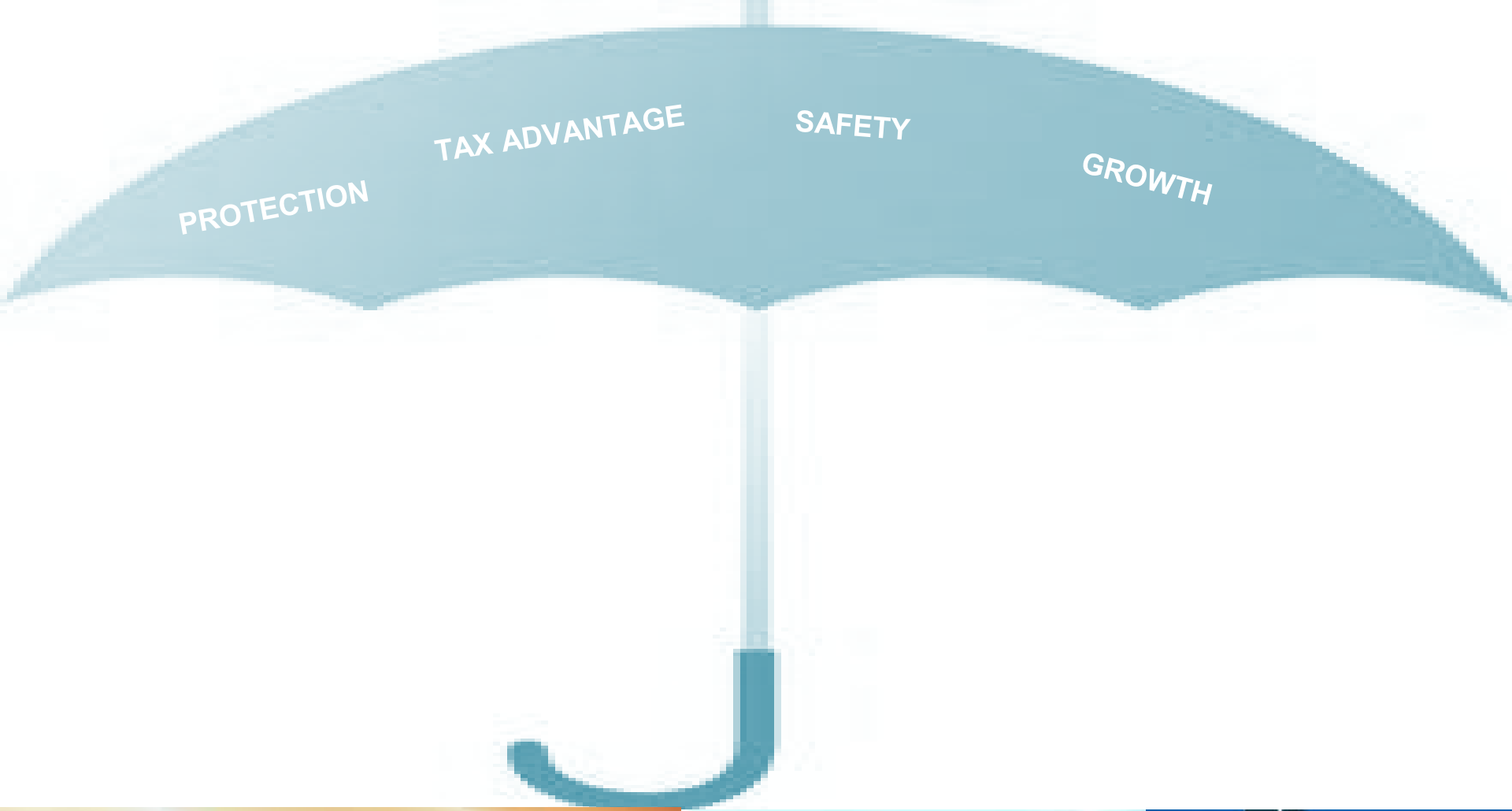
INSURANCE INDUSTRY

"IUL" (a Life Policy)

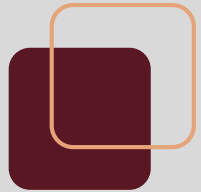
Earns up to 17% interest

0% with No Losses

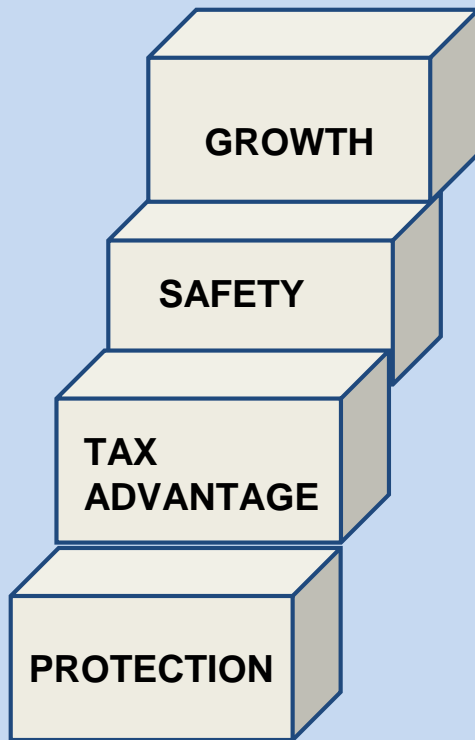




Manage Your Growth



The 4 Cornerstones of a Strong Financial Future



YOUR FINAL TEST

PLANNING FOR YOUR FUTURE

- Can it **GROW** to achieve your goal?
- Is it **SAFE** enough?
- Does it have **TAX ADVANTAGES?**
- Does it have the proper **PROTECTION** in place for your family?

THE FOUR CORNERSTONES

Financial Products		A STRONG FINANCIAL FOUNDATION			
		GROWTH	SAFETY Guarantee	TAX ADVANTAGE	PROTECTION
Stocks \ Mutual Funds		YES	NO	NO	NO
IRA \ 401K \ 403B		YES	NO	NO	NO
Annuity	FIXED	NO	YES	NO	NO
	VARIABLE	YES	NO	NO	NO
	INDEXED	YES	YES	NO	NO
Roth IRA's		YES	NO	YES	NO
Life Insurance	WL/ UL	NO	YES	YES	YES
	TERM	N/A	N/A	N/A	YES
	VUL	YES	NO	YES	NO
	IUL	YES	YES	YES	YES 13

How does the “IUL” work?

YOUR FAMILY

YOUR HOME

YOUR PRINCIPLE (SAVINGS)

+COMPOUND INTEREST (RETIREMENT)

Few have heard of an “IUL”, but it’s growing by leaps and bounds. In 2014, “IUL” sales grew by 23%, and in 2015, over 20% of all Life Insurance sales were the “IUL”. There was \$2.4 Billion “IUL” sales in 2014, and it’s expected to be over \$27 Billion by the year 2021.

The “IUL” (Index Universal Life) is the fastest growing policy being sold across the U.S. as consumers begin to understand more about it.

With just one policy, you can cover it all:

Your Family, Home, Principle, & Retirement. ✓

The “IUL” offers Stock Market-Like returns, with NONE of the downside risk...and even though it’s a life insurance policy, it’s mainly being used for two things:

- 1) **“SAVINGS”**– for storing your money away safely & securely for retirement.
- 2) **Creating a “TAX FREE” Environment-**
The #1 Benefit of an “IUL” is that it removes all future Tax Risk.

All money stored in an “IUL” is not taxable as in your typical investments, and your money can be accessed (under your control) to be used anyway you want, without penalty, before or after retirement. The Cash Value that builds has:

- 1) “No possibility of Loss of Principle”**
- 2) The powerful force of “Compound Interest”**

“The most powerful force in the universe is compound interest” Albert Einstein

There’s a big difference between earning 3% and 8% interest on your money....

Banks today are now offering only 1% the “IUL” offers up to 17% interest with Cash Building that can be used in many ways.

Proposed Insured: John Doe
 Male / Issue Age 50
 Preferred, Non-Tobacco

"MAX" Funded IUL Illustration

Initial Death Benefit: \$100,000
 Initial Death Benefit Option: Level
 Initial Annual Premium Outlay: \$5,526.12
 Illustrated Premium Frequency: Monthly

NON-GUARANTEED Alternative Interest Rate
 Yr 1-71
 3.50%

Premium Allocation 100%
Indexed Accounts S&P 500@ 100% Participation

NON-GUARANTEED Illustrated Interest Rate
 Yr 1-71
 7.26%

Supplemental Illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	*Premium Outlay	Partial Surrender	Policy Loan	Loan Interest	Net Outlay	NON-GUARANTEED VALUES Alternative Interest Rate and Current Charges			NON-GUARANTEED VALUES Illustrated Interest Rate and Current Charges		
							Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	* Surrender Value	Death Benefit
1	50	5,526	0	0	0	5,526	4,577	1,129	100,000	4,588	1,129	100,000
2	51	5,526	0	0	0	5,526	9,304	5,903	100,000	9,493	6,076	100,000
3	52	5,526	0	0	0	5,526	14,189	10,843	100,000	14,746	11,401	100,000
4	53	5,526	0	0	0	5,526	19,236	15,964	100,000	20,373	17,100	100,000
5	54	5,278 \$	0	0	0	5,278	24,216	21,018	100,000	26,166	22,967	100,000
6	55	0 \$	0	0	0	0	24,349	21,469	100,000	27,342	24,462	100,000
7	56	0 \$	0	0	0	0	24,462	22,302	100,000	28,584	26,424	100,000
8	57	0 \$	0	0	0	0	24,553	23,113	100,000	29,895	28,455	100,000
9	58	0 \$	0	0	0	0	24,626	23,906	100,000	31,285	30,565	100,000
10	59	0 \$	0	0	0	0	24,676	24,676	100,000	32,758	32,758	100,000
11	60	0 \$	0	0	0	0	25,187	25,187	100,000	34,923	34,923	100,000
12	61	1,098 \$	0	0	0	1,098	26,742	26,742	100,000	38,320	38,320	100,000
13	62	2,373 \$	0	0	0	2,373	29,528	29,528	100,000	43,175	43,175	100,000
14	63	2,373 \$	0	0	0	2,373	32,381	32,381	100,000	48,394	48,394	100,000
15	64	2,373 \$	0	0	0	2,373	35,308	35,308	100,000	54,009	54,009	100,000
16	65	2,373 \$	0	0	0	2,373	38,311	38,311	100,000	60,060	60,060	100,000
17	66	2,373 \$	0	0	0	2,373	41,398	41,398	100,000	66,591	66,591	100,000
18	67	2,373 \$	0	0	0	2,373	44,578	44,578	100,000	73,655	73,655	100,000
19	68	2,373 \$	0	0	0	2,373	47,858	47,858	100,000	81,310	81,310	100,000
20	69	2,373 \$	0	0	0	2,373	51,247	51,247	100,000	89,613	89,613	103,952 +
21	70	2,373 \$	0	0	0	2,373	54,746	54,746	100,000	98,550	98,550	113,332 +
22	71	2,373 \$	0	0	0	2,373	58,365	58,365	100,000	108,168	108,168	122,230 +

IMPORTANT: This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.

*Now Look at the “Premium Outlay” Column
of the “MAX” Funded IUL (on page 19)

You’ll see that the Monthly Premium (\$You) payments stop after the 5th year, and You’ll be PAYING NOTHING at all for almost 7 years while your Cash Value continues to grow interest, and you’re still covered by Permanent Life Insurance.

*Now Look at the “Non Guaranteed” Column
of the “MAX” Funded IUL (on page 19)

The **Surrender Value** column represents the amount of money you'd receive from the insurance company (in the form of a check) if you were to completely cancel your policy; it's showing how your money would grow @ **7.26% Interest** (which is below the average growth of 9% for the past 27 years, even with all the down years). History has a way of repeating itself, so the BEST way to predict what it could possibly do in the future is to see what it's done in the past.

*THE KEY POINT

All money paid into a “MAX” Funded IUL should NOT be looked at as an EXPENSE because ALL the money going in is building your CASH SAVINGS without a penny being lost! The “IUL” is special because it can pay off all your bills and provide income for your family.

*We also offer the BEST RATES on Whole/Term/UL for every circumstance of Life Insurance (over 10 years experience).

Every financial and/or health situation is different, so it's about the Protection Need for your family (see page 30).

For the most affordable, lowest cost (minimum price) life policy:

[See Our Term Life or Whole Life Rates @ \[Obamahca.com/life.html\]\(http://Obamahca.com/life.html\)](#)
(Or consider a “MIN” instead of “MAX” Funded IUL to start off with)

NOW BACK TO THE
“IUL” PRESENTATION...

YOUR PRINCIPLE (SAVINGS)

The “**Guarantee of No loss of principle**” is more important than the “**Possibility of obtaining higher gains above the cap**” because every loss digs a hole.

<Conservative>

<Moderate>

<Aggressive>

Trading in the open Stock Market gives both wins and losses (not only just the wins). There's a chance you can WIN 30%, but there's also the chance you can **LOSE 30%**. Without the “Guarantee of No loss of principle”, LOSSES come along with the gains.

Over 90% of people lose money that's tied into the Stock Market because there's an uphill climb with every loss (plus fees). Every loss requires an extra-ordinary gain to get back to the breakeven point. Here's an example of what happens to someone who's lost 30% in the open stock market and now chasing to get it back.

Example: 30% loss of \$1,000 = \$700 now needs to gain 42.9% of \$700 in order to get back to the breakeven point with less than 50% chance of obtaining higher gains over higher losses (and this example doesn't include the fees). So, it's more important not to lose money, and the fact that you can't lose any principle in an “IUL” is what makes it the most secure savings product of TODAY; the IUL is not tied to the Stock Market.

A 30% Loss of \$1,000 => Leaves you \$700 => Requiring you to Gain 42.9% of \$700

YOUR HOME (Financial Strategy #1)

There's a much more efficient way to own your home "Free and Clear" from what many of us have been taught. This might sound controversial, but it's not the best way to pay off your home by working extra hours full-time to pay extra principle payments (or "double down" on your house mortgage). It's important to know that...

Your house is considered "paid off" once your CASH equals your DEBT

The Cash Value building in a Life Insurance policy should be considered "Cash", "Collateral", or "Property" just like Real Estate...

Here's the "Mortgage Master Move" strategy (5yr plan):

(1) Own a Max Funded "IUL" policy for the next 5yrs

(while at the same time...)

(2) Arrange to pay the "Interest Only" portion of your HOME for the same 5yrs. This strategy can free up money so you can redirect it into an "IUL" (where the money grows) so you can own your home "Free and Clear" much sooner, plus you'll have access to more "Tax Free" money after the 5th year. ("Tax Free" is the most important part).

The “IUL” is being used as COLLATERAL
(Good for Business - Financial Strategy #2)

The Cash Value in an “IUL” is considered “Cash”, “Collateral”, or “Property” just like Real Estate...

Banks will loan you money at the absolute lowest possible interest rate (i.e. less than 3%) based on the Cash Value inside of a Life Insurance policy.

A “MAX” Funded “IUL” has a significant Cash Value after only 2-3 years *See page 19 for the Cash Value of the “MAX” Funded IUL after 3 years (Accumulated Cash Value is \$11,401).

The “IUL” is the only financial product that can do this, and we can show you how to properly fund an “IUL” policy. ****with more strategies explaining how the “MAX” Funded IUL can be used for retirement & creating wealth.***

*THE FINAL POINT - YOUR FAMILY

There are only 2 types of Life Insurance:

Temporary

- TERM Life
- UL (Universal Life)

Permanent

- Whole Life
- the “IUL”

The “IUL” is also a Permanent Life Policy. The TERM life Policy is Temporary; it's the cheapest because it builds NO CASH VALUE. TERM life only offers one benefit - the death benefit. **TERM life is often used the wrong way (over 10 yrs experience)**. TERM life should not be used to protect your FAMILY, but a *specific* DEBT (i.e. your home) during a *limited time period*; it should never to be used to protect your FAMILY in the case of DEATH due to the uncertainties that can become involved (i.e. LTC needs, Major illness, etc.)

Protecting your FAMILY is the job of a Permanent life policy such as Whole Life or “IUL” (See the “IUL” Video #4 on page 28).

[SEE THE FAQ @ ReynoldsFinancial-Assoc.com/](http://ReynoldsFinancial-Assoc.com/)

IN SUMMARY

The “IUL” offers STOCK MARKET-LIKE RETURNS WITH NONE OF THE DOWNSIDE RISK. OVER TIME, REDUCED FEES TO UNDER 1%, GIVING YOU THE MOST TAX EFFICIENT GROWTH OPPORTUNITY ON THE PLANET. THE CASH VALUE BUILD-UP IN AN “IUL” CAN BE USED AS “TAX FREE” INCOME...NOT TAXABLE AS IN YOUR TYPICAL INVESTMENTS. ALL THE WHILE, YOUR FAMILY IS PROTECTED WITH A TAX FREE BENEFIT IF SOMETHING WERE TO HAPPEN TO YOU PRE-MATURELY. YOU CANNOT ASK FOR A BETTER COMBINATION OF BENEFITS BY ANY OTHER INVESTMENT AVAILABLE TODAY! YOUR CASH WILL BE SAFE AND GROWING INTEREST!

IN CLOSING

Whether you’re working to “Get out of Debt” or ‘Retire”. If you’re working, the faster your money can grow, the better.

You can: 1) Consolidate - exchange two policies into an “IUL” so you can save, 2) Get our best rate on Whole/Term/UL, or 3) Direct your money into an “IUL” where it can grow “Tax Free” so you can have more cash for the time spent while working (with less chance of facing a foreclosure or eviction if you can’t work). Banks will loan money on the Cash Value of an “IUL” at their absolute lowest interest rate.

To do nothing while time passes means months can turn into years, and 5 years will come. You can retire sooner by understanding the difference between “Tax Deferred” and “Tax Free”, and move to the “Tax Free” side of the fence (or regret not taking action with the Government now over \$19 Trillion in debt - Anytime the Gov’t needs more money, what do they do? “Taxes”). You can remove all your “Tax Risk”.

It’s easy to get an “IUL” Policy

TOP 3 benefits of an “IUL”:

1. It creates a “Tax Free” Environment that removes all the future “Tax Risk” of your family.
 2. You have control of your money (it’s not locked up) and it can be accessed without penalties or taxes, before or after retirement.
 3. Your money grows “Compound Interest” and guarantees “No Loss of principle.”
- +PLUS MORE**

”IUL” VIDEOS can make it all clear (just click on each link):

1. [”IUL” VIDEO #1 - Introduction](#)
2. [”IUL” VIDEO #2 – How the annual Lockin and Reset work](#)
3. [Tax Free "IUL" \(Full Video\)](#) “Tax Deferred” vs “Tax Free”
4. [”IUL” VIDEO #4 – The different types of Life Insurance \(explained\)](#)
5. [Tax Expert \(Full Video\) – ”Unbiased” CPA Ed Slott](#)
6. Our BLOG: www.ReynoldsIUL.blogspot.com “IUL” vs the ”401(k)”

Here's Where To Start...

“IUL” for growth and protection

Take Care Of Your Family

(888) 599-5051 – over 10 yrs experience – ReynoldsFinancial-Assoc.com

PROTECT YOUR FAMILY

YOU (The Client)

Debt _____

Income _____

Mortgage _____

Education _____

Total: _____

HOW TO CALCULATE YOUR PROTECTION NEED

EXAMPLE Client

Debt \$ 50k

Combine credit cards, loans, and other debts.

Income \$ 360k

\$3k/mo (\$36k/yr)
Income replaced for 10 years.

Mortgage \$ 200k

Mortgage Balance.

Education \$ 120k

Assuming \$15k/yr. from a 4 yr college for 2 kids

= \$ 730k

YOUR TOTAL PROTECTION NEEDED.

Total: _____

WHAT IS YOUR FAMILY'S MOST VALUABLE ASSET

- Your house?
- Your Car?
- Your valuables?

It's You!!!

It's Your Ability To Generate Income !

30

Thank You!

For Your “IUL” Quote/Analysis

Call 1-888-599-5051

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