



NEWSLETTER

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IS CASH VALUE LIFE INSURANCE THE BEST FINANCIAL VEHICLE?

We all need to become educated and think outside the box of conventional financial planning and have some sort of financial security plan, one that enables us to save, grow, and protect our money while providing for all of life's financial obligations. And quit listening to the hype of Dave Ramsey or Suzie Orman who are financial entertainers. My question is, are they licensed in anything and are they a Certified Financial Fiduciary? I doubt it! We need a plan that will make the most out of every dollar we earn by combining tax benefits, compound interest, guaranteed growth, cash access, and income protection, and plan that allows us to simply and consistently set aside a percentage of our monthly income and know that we've got it all covered! It does exist, such a plan is a contractually guaranteed financial instrument under Internal Revenue Code sections 101, 7702, and 70E that allows us to save, grow, and protect our money without income taxes, without investment losses, and without advisory fees or management expenses, and over the past 200 years it has been a valuable portfolio asset for millions of financially successful people.

And it is not an investment, it's not a retirement plan, and it's not a bank account. It is cash value life insurance, surprised? You might be because many people think of life insurance as an expense, like auto home or health coverage, rather than a way to save grow and protect, but cash value life insurance is an asset class of its own. It is in the opinion of properly educated advisors myself included the best tax code approved tax-free retirement system available today that has many benefits a stock portfolio cannot provide! It's the smartest, safest, most tax efficient way to keep a cash reserve and provide the foundation for a lifetime of financial security because cash value life insurance includes tax free living benefits as well as a tax free death benefit with contractually guaranteed compound annual growth for as long as we live along with the right to receive annual dividends or by crediting our money with an interest rate based on the publicly trackable market index like the S&P 500, but without income taxes investment losses and advisory fees or management expenses, and although annual dividends or interest earnings cannot legally be guaranteed many of these contracts have paid dividends or credited interest every year some for more than 130 years even during periods of recession and depression as well as real estate and stock market crashes. Please understand these contracts won't give us the potential for big investment returns but we don't lose any of our money and we don't pay tax on the growth of our money and whenever you need money to pay for major expenditures can simply borrow up to 90% of your money at very low interest rates and pay it back to yourself compounding interest for you instead of the bank! I have done this for the last 13 years! That way you continually replenish your savings and allow your money to keep growing for you. So, if you are disciplined and remain committed to saving a percentage of your monthly income while paying back the money you borrow from yourself, your cash value life insurance will eventually enable you to take a tax-free retirement income from all the money you saved and earned.

What's more if we are ever diagnosed with a critical illness or a medical condition like cancer, or other terminal diseases, or you are given less than 24 months to live you can take a tax-free cash advance against the death benefit of hundreds of thousands of dollars, possibly millions and use that money any way you want. I know from personal experience as my daughter-in-law died at age 39 from pancreatic cancer and if it had not been for the terminal illness rider on her life insurance policy my son who is 100% disabled would be bankrupt and it took a huge strip financial strain off me. Also if some illness or accident should end your life before you retire your family would receive all the money you have saved and all the interest you earn, plus an additional tax-free death benefit that your family can use to pay off any bills, funeral expenses, or to replace your monthly income. What's more these contracts are guaranteed and insured by legal reserve insurance corporations that are required to maintain capital reserves equal to 100% of all their contractual obligations, plus a surplus with assets and liabilities that are regulated by state insurance commissions. Cash value life insurance may be the best financial vehicle that is available to everyone that qualifies and if you don't you may be eligible to have insurance on someone that you have an insurable interest with.

So, let's recap
the benefits.



It can be a tax deduction in certain cases, it grows tax deferred like a qualified plan, it has tax free distributions like your Roth 401K or ROTH IRA, you have unlimited contributions, not like the government sponsored plans, you have access to your money before 59 1/2 without a penalty unlike your qualified plans, it does not affect the taxation of Social Security or the means testing for Medicare Part B which will be in the thousands per year, you are protected from lawsuits liens and judgments, you can become your own bank borrowing from yourself and paying yourself compound interest instead of the other financial institutions and never have to worry about the effective interest costs that you were paying on borrowed money. You also have long term care benefits for pennies on the dollar, it avoids probate, it is the greatest wealth transfer vehicle available today, it is the best college funding plan that outperforms the government 529 plan hands down, you can leave a tax-free legacy to your family, and you have liquidity use and control of your money. Not only that, but it also protects you from the risks in retirement that stock portfolio cannot, and that stock portfolio will only compound! It eliminates the number one fear in retirement, running out of money before you run out of life, longevity risk which is a risk multiplier, sequence of returns risk, many financial advisors do not tell their clients about this but they need to know because it will decimate your retirement, and these are huge, inflation risk, government risk, tax risk, and market risk! Probably the best benefit I have mentioned before is the best tax code approved tax free retirement system available today with the above benefits that no other financial vehicle can provide or even come close to!



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