

Single Premium Life

A Strategic Solution for Asset Transfer and Tax-Advantaged Growth

Assets such as those in low-yield savings, CDs, or money market accounts may provide limited growth after inflation and taxation. **Single Premium Life** is a specialized product designed to reposition these assets into a more productive, permanent life insurance structure designed to provide tax advantages.

What Is Single Premium Life?

A Single Premium Life policy is designed for estate planning and wealth preservation. This type of solution can offer permanent protection with tax-deferred cash value accumulation and a guaranteed death benefit. It is funded by a lump-sum payment, and unlike traditional life insurance, which requires monthly or annual premiums, this type of policy is fully paid-up from day one.

How It Works

Single Payment

You pay one lump sum upfront, which immediately fully funds the policy, meaning no future premium payments are required.

Immediate Cash Value

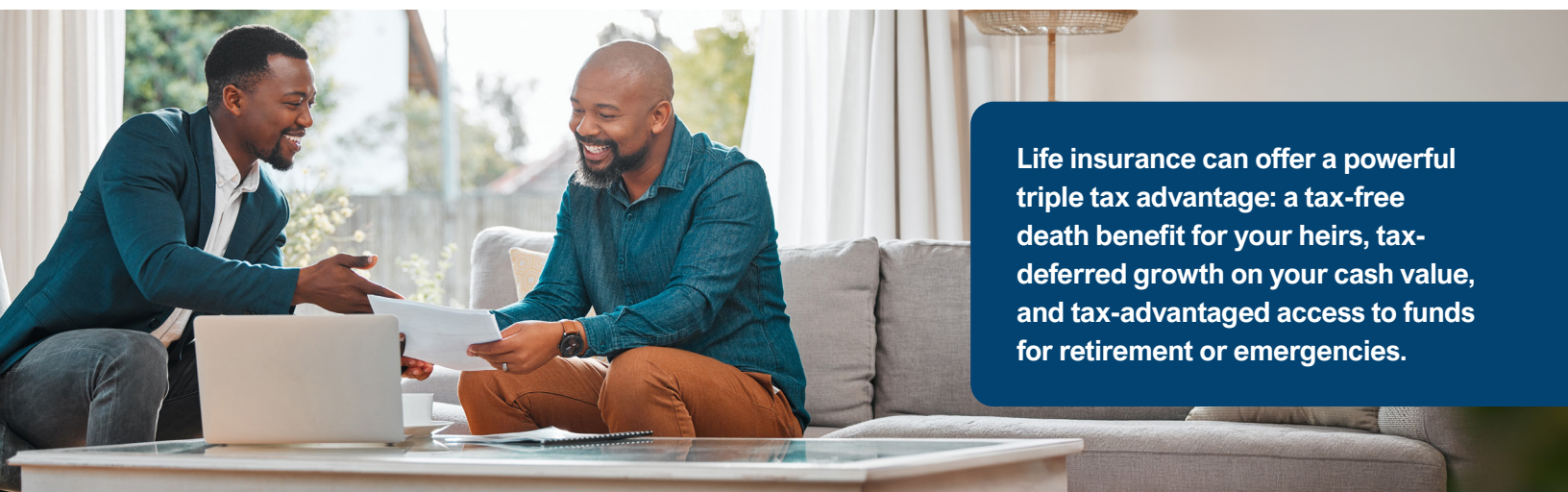
A portion of the single payment is immediately allocated to cash value. It grows at a guaranteed rate, ensuring stable, predictable returns independent of market volatility while growing tax deferred.

Maximize Death Benefit

This policy will maximize a tax free death benefit which will pass a financial legacy effectively and efficiently to heirs.

No Future Obligation

No further capital contributions are required to maintain the coverage for life.



Life insurance can offer a powerful triple tax advantage: a tax-free death benefit for your heirs, tax-deferred growth on your cash value, and tax-advantaged access to funds for retirement or emergencies.

Key Benefits

- ✓ Principal Protection
- ✓ Guaranteed Cash Value Growth
- ✓ Tax Efficiency
- ✓ Avoidance of Probate
- ✓ Access to Living Benefits

Who Should Consider This Strategy?

- ✓ Individuals seeking to maximize the net value of the assets they leave to heirs or charities.
- ✓ Those who have accumulated "safe" money that is losing purchasing power to inflation.
- ✓ Individuals looking to fund a legacy for grandchildren or provide a head start for future generations.

Considerations

Potential Loss of Tax Benefits: Depending on how the policy is structured, withdrawals may become taxable.

Limited Flexibility: You cannot adjust the policy coverage or add more funds once the single payment is made.

Limited Liquidity: While cash value grows, it is not a highly liquid investment, and taking money out reduces the death benefit and could have tax implications.

Case Study



Meet the Richardsons

Profiles: Robert (66) & Susan (64), retired.

Assets: \$2 M estate, featuring 200k in excess low-yield savings.

Their Goal: Maximize their children's inheritance and minimize taxes while retaining emergency liquidity.

By moving \$200,000 into a Single Premium Life policy, the Richardsons secured an immediate, tax-free \$450,000 legacy. Beyond the death benefit, the policy builds tax-deferred cash value, providing a rock-solid safety net for life's unknowns.

Speak to your Financial Representative to learn more about this strategy.

