



**Strong Death Benefits and Cash Value Potential with an IUL**

**Did you know that Indexed Universal Life Insurance can provide strong cash value potential in addition to traditional death benefit protection?**

**Identify The Need**

- Provide financial help to the family in a time of need
- Supplement retirement income, generally tax free
- Pay medical bills during an illness
- Pay down debts including credit cards and student loans
- Pay down a mortgage
- Pay college tuition

**Identify The Client**

- Need for death benefit protection
- Ages 30 – 60
- Middle to high income
- Need to protect family's financial position if death occurs during working years
- Desire to enhance retirement income during retirement years
- Concerned about the financial impact of a critical or chronic illness

**Identify The IUL Product**

Look for products that:

- IUL products that offer living benefits
- Exchange Programs that allow clients to move to a new product as life changes dictate
- Income potential
- Possible bonus enhancement guarantees in later years

CIC can provide advisors with client education materials and products that provide strong cash value potential and traditional death benefit protection.

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