

How to support multiple client goals with protection solutions

When you gain a deeper understanding of your clients protection needs and financial goals, not only can you sell better -- you also help safeguard what matters most to them by delivering unique solutions for each client.

A variable universal life solution (VUL) can help your clients meet their evolving needs by offering both protection and future growth.

Here's three unique scenarios to help identify potential clients for VUL solutions.



William / Age 36

Small business owner without a retirement plan

- VUL funds would be set aside for retirement and accessible in case of financial difficulties.
- The funds could be added to and withdrawn over time in uneven patterns.
- Tax-avoided lump sum would be created for inheritance if the policy owner dies.



Solution: Life insurance in retirement planning (LIRP) for income



Jessica / Age 56

Affluent, looking for a tax-deferred account to hold cash and investments. Not planning on using VUL funds within that generation’s lifetime. (May also have other tax-advantaged vehicles.)

- VUL could also be used as an inheritance for the current generation or to continue deferral of qualified funds allowing for minimal taxes.
- The flexible withdrawal and funding nature of a true accumulation VUL is among its main benefits.



Solution: Endow or cash value for legacy planning



Dennis / Age 52

Frequent borrower on cash value of policy -- risks experiencing lapses in coverage, incurring tax penalties, and having to pay loan back out of pocket.

- If you review a client’s policy that’s approaching this financial shock, consider administering a 1035 exchange to a VUL policy that helps reduce policy lapse risk and delivers more stability.



Solution: Minimize risk for policy lapse

➤ Connect with your Concourse team to run quotes, explore product features and design solutions that fit your clients’ unique goals.



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