

# IUL Benefits of Lock-In and Reset

## 1. Protects Against Market Downturns,

A big worry for many investors is losing money when the market drops. With the lock-in feature in an IUL, once your policy earns money from the market, those gains are safe and can't be taken away, even if the market declines later. Even in a bear market, an IUL policy doesn't lose value due to market conditions.



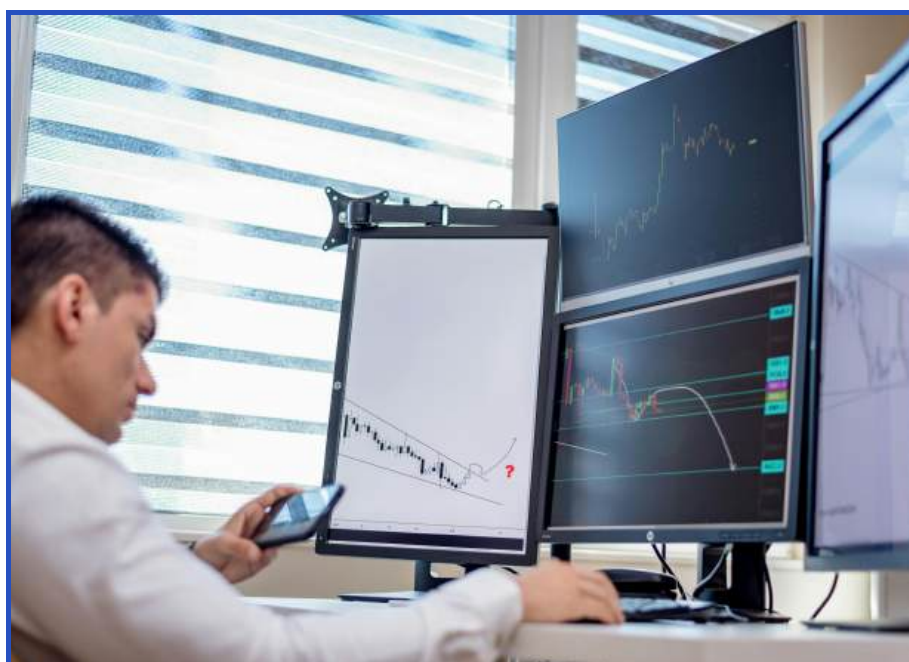
## 2. Encourages Long-Term Wealth Growth

The combination of lock-in and reset allows IUL policyholders to experience consistent long-term growth. The reset ensures that new gains can be captured from a lower baseline after downturns, leading to higher earning potential over time.



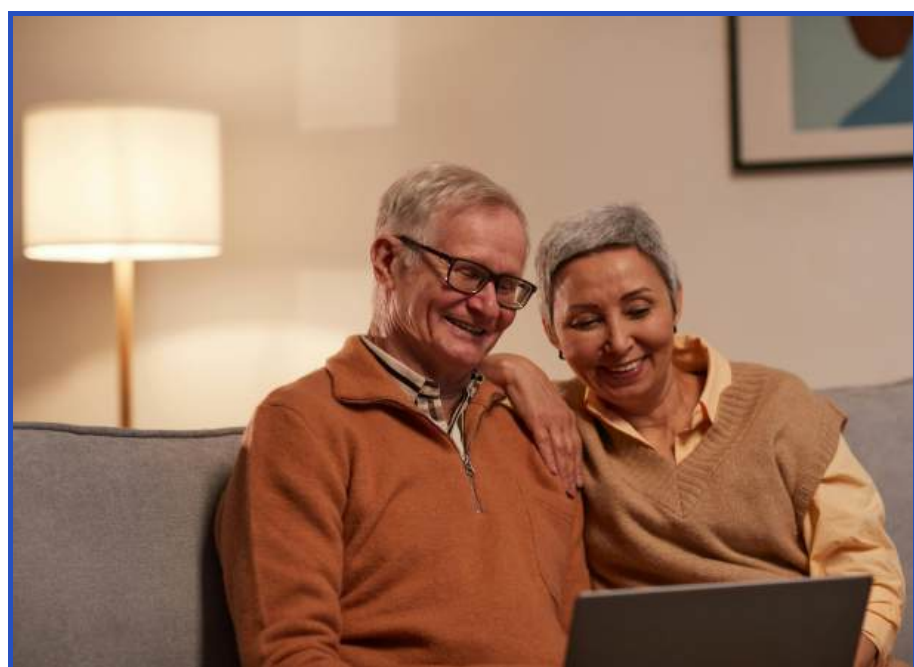
## 3. Eliminates Emotional Investment Decisions

Many investors panic during market crashes and sell their investments at the worst time. With an IUL policy, policyholders don't need to worry about timing the market—they can enjoy potential upside growth without stress, thanks to the built-in safety features of lock-in and reset.



## 4. Helps with Retirement and Estate Planning

For those using IUL policies as part of their retirement strategy, lock-in and reset provide predictable growth and security. Since accumulated gains cannot be lost, policyholders can count on a stable financial cushion for their retirement years.



## 5. Provides Flexibility and Control

The lock-in and reset features give policyholders more control over their investments. With the ability to capture growth from a lower baseline after a market drop, IUL policies offer flexibility in how gains are built over time, allowing for a more personalized approach to long-term financial goals.

