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Perks of IUL Living Benefits

1. Accessing Cash Value While You're Alive

One of the key benefits of an IUL policy is the potential to build cash value over time. As you make premium payments, part of that money goes into a cash value account. As the cash value grows, you may be able to access it through loans or withdrawals.



2. Creating a Tax-Free Retirement Income Stream

By borrowing against your IUL's cash value, you can create tax-free income during retirement. Since loans aren't considered taxable income, you can access your money without increasing your tax liability. That means you can better control your tax bracket and reduce your reliance on taxable income sources.



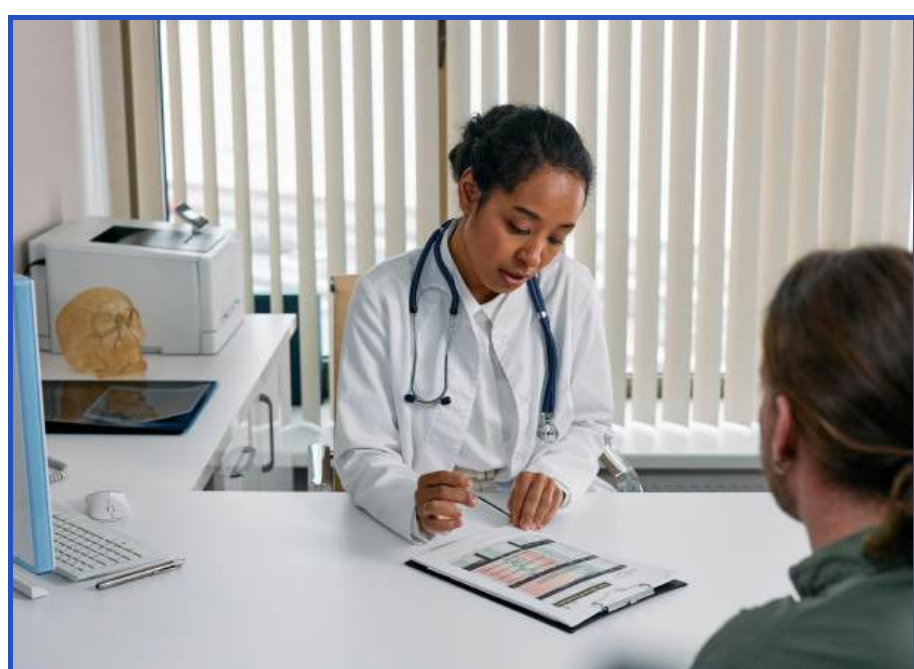
3. Supplementing Income During Major Life Events

Life doesn't always follow a perfect script. The living benefits of your IUL empower you to respond to life's curveballs or seize opportunities that may not come around twice. It gives you options that most financial products can't promise.



4. Covering Medical or Long-Term Care Costs

Many IUL policies also include riders that enhance their living benefits, especially regarding your health. One such rider is the chronic illness or critical illness rider, which allows you to accelerate a portion of your death benefit if you're diagnosed with a qualifying condition.



5. Providing Peace of Mind While You're Living

Even if you never borrow from your policy or trigger a rider, there's still significant peace of mind that comes with having an IUL. You know your premiums are doing more than just funding a death benefit. You're building a financial foundation that's liquid, flexible, and tax-advantaged.

