

Reasons Self-Employed Professionals Prefer IUL LASER Funds

1. Flexible Contributions That Match Your Income Flow

Unlike traditional retirement accounts that impose strict annual limits or may incur automated contributions, an IUL LASER Fund gives you room to adjust. You're not confined to maximum contribution ceilings like you would be with an IRA or 401(k). Instead, you can fund your policy in a way that aligns with your income cycles.



2. Opportunity for Tax-Free Income Later

An IUL LASER Fund offers a unique benefit: You can access your policy's cash value through loans, which are not considered taxable income as long as the policy remains in force. This means you could use your cash value to cover expenses, fund new ventures, or even act as a source of supplemental retirement income, all without increasing your taxable income bracket.



3. Protection From Market Volatility

When your income is already inconsistent, the last thing you want is a financial strategy that's vulnerable to sudden market crashes. That's where an IUL stands apart. Unlike other accounts that are directly invested in the stock market, your IUL does not lose value when the market drops due to a built-in 0% floor.



4. Access to Liquidity Without Penalties

As a business owner or freelancer, you might need access to capital at unexpected times—whether it's to seize a growth opportunity, cover an emergency, or simply manage a slow season. Unlike 401(k)s or IRAs, which often penalize you for tapping into your money early (before age 59 ½), an IUL LASER Fund gives you access to liquidity without triggering taxes or penalties, assuming you follow loan guidelines.



5. Multiple Ways to Use Riders for Added Protection

IUL LASER Funds are also customizable with riders that can be tailored to your lifestyle. As a self-employed professional, you don't always have access to benefits like disability insurance or chronic illness coverage through a group plan. With an IUL, you can add riders that give you these kinds of benefits—meaning you could access part of the death benefit in the event of a qualifying illness or injury.

