

# Ways to Build Wealth with a Max-Funded IUL

## 1. What Does "Max-Funded" Actually Mean?

You contribute as much as allowed without triggering MEC status, maximizing cash value while maintaining tax advantages. Your cash value grows based on a market index with upside potential and downside protection.



## 2. Tax Advantages That Set Max-Funded IULs Apart

You pay premiums with after-tax dollars, but can take tax-free distributions through policy loans if structured properly. There are no required minimum distributions, giving you full control over your money.

## 3. Building Predictable Wealth Without Market Risk

Your cash value grows with market-linked returns up to a cap while avoiding losses due to a zero-percent floor. This creates steady, predictable growth and eliminates the sequence of returns risk.

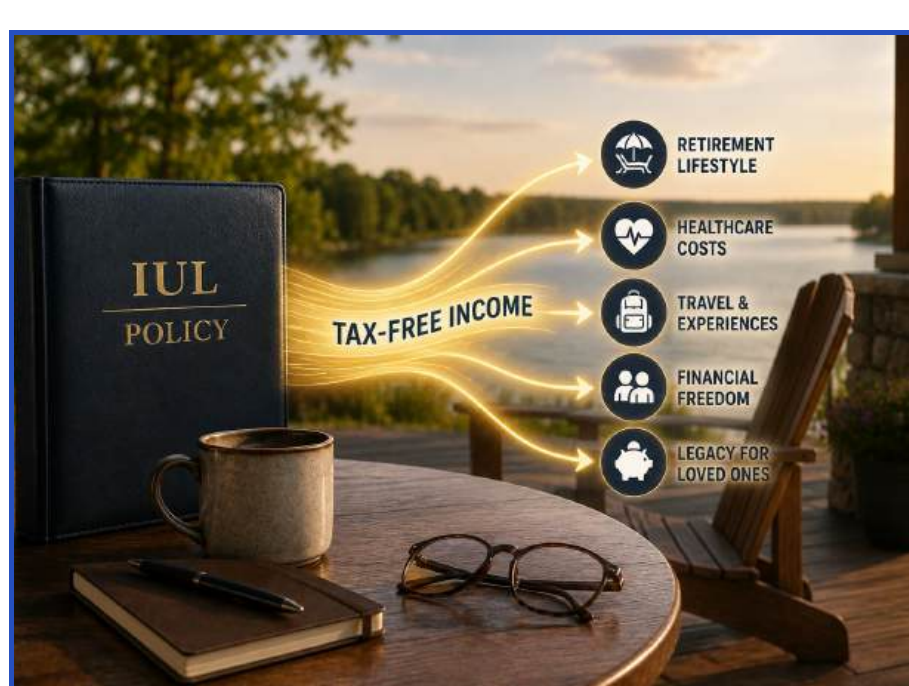


## 4. Liquidity and Flexibility That Traditional Accounts Lack

You can access your cash value anytime through policy loans with no age restrictions, penalties, or tax reporting if structured properly. This provides flexibility for emergencies, investments, or income needs.

## 5. Using a Max-Funded IUL for Tax-Free Retirement Income

In retirement, you can generate tax-free income through policy loans without affecting Social Security or Medicare benefits. You control when and how much to access with no required distributions.

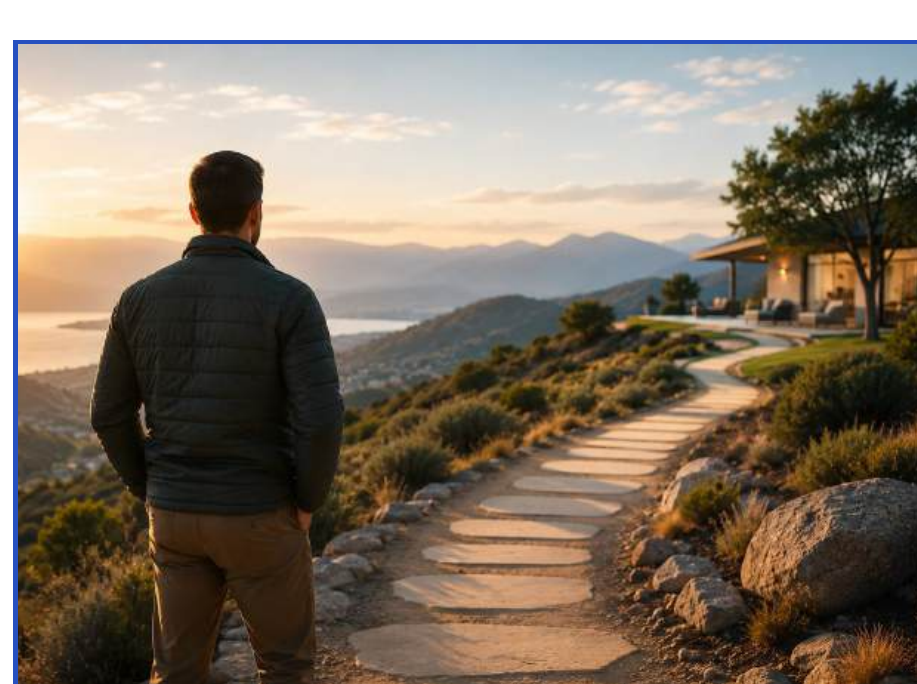


## 6. Common Mistakes to Avoid with Max Funding

Overfunding can trigger MEC status and remove tax benefits, while poor loan management can destabilize the policy. Proper structuring and guidance help you stay compliant and maximize benefits.

## 7. Who Should Consider a Max-Funded IUL Strategy?

This strategy works best for individuals seeking long-term tax-advantaged growth, flexibility, and alternatives or complements to traditional retirement plans. It's especially valuable for higher-income earners and early-access needs.



## 8. Take Control of Your Retirement

A max-funded IUL offers control, flexibility, and protection from market volatility and rising taxes. With early planning and consistent contributions, you can build a secure and adaptable retirement.