

# Life Insurance – It’s Not Just for Dying Anymore!

By: Mark Charnet

Did you ever imagine that by purchasing a life insurance policy you could actually win without someone having to die? Do you think that the public understands the magnitude of a life insurance policy purchase for the financial gain of the insured/owner? Is there a reason, other than the death benefit, for someone to purchase a life insurance policy? Can one really profit from purchasing a life insurance policy without having to die? Does a life insurance policy offer competitive returns when compared to other fixed principal investments? Are there any tax advantages to owning a life insurance policy?

11 questions about your life insurance policy:

1. Does your current policy have a common disaster clause?
2. Does your current policy have a spendthrift and creditor clause?
3. Is your current policy based on the most recent mortality table?
4. Does your current policy allow loans with a net interest rate of zero? Or less?
5. Does your current policy allow you to restructure your premiums up or down based on the returns of the cash value accumulation without prior Home Office approval?
6. Does your current policy waive all future premiums should you become permanently disabled?
7. *Does your policy make you feel warm and fuzzy after you pay your annual premiums?*
8. Is your policy’s cash value guaranteed to earn a minimum of at least 2% per year and as much as 29% over a 2 year period?
9. Does your policy offer multiple earnings strategies to maximize your cash value accumulation?
10. Is your insurance carrier still rated the same as when you purchased your policy? “A or better?”
11. Does your policy have the potential to run out of life before you do, perhaps prior to age 100?

When was the last time you took a serious look at your life insurance policies? Has it been too long and you’re not fully understanding of what you’re looking at? Don’t know the answers to the 11 questions above? It’s only too late to upgrade your life insurance policies if you’re uninsurable or dead! Otherwise, now would be a good time to take a look to see if a re-write is prudent or necessary.

What if I told you you could feel warm and fuzzy about paying your life insurance premiums because you could actually win by living? What if you could convert your life insurance expenditures into a non-qualified, tax-deferred retirement plan supplement, providing tax-free retirement income for you for to live on, instead of a death only policy? Would you want to investigate, without commitment, how you can do this for yourself? There is no magic to doing this, just a little knowledge and proper guidance is all you need. Why give money to the insurance company only to profit in death, **when you can win if you live?**

Some readers may think that my column today seems a little too salesman like and if so, for that I apologize. But, I could think of no better way to convey the message that life insurance is the most

bought and least understood product in America. Written in what I refer to as insurance hieroglyphics, most purchasers of life insurance policies either trust the salesman or company or just buy a plain old term policy. Statistics teach us that of all the term policies purchased, only a few are actually in-force to pay a death claim, as most insured's outlive their policy. Traditional whole life policies are traditionally low yielding, with traditionally high premiums and relatively low economic value to the purchaser. You might ask yourself, is there something better for my premium dollars and for this writer, the answer is a resounding, absolutely YES and I'd like to demonstrate it to you with no cost or obligation, so you can see for yourself. If your goal is to buy more coverage and pay less in premium, in most cases in my experience this can be done. If your goal is to pay premiums now and not pay during your retirement years and suffer no reduction in coverage, this too can be done. If your goal is to create a tax-advantaged income stream throughout your retirement years, in addition to the death benefit, this also can be done and quite effectively too. These are but a few reasons to take a second or a third look at your life insurance policies and the premiums you are paying for them.

Here's my suggestion: pick up the phone and dial 973-831-4424 and ask for my personal assistant, Amber, she will schedule a brief 45 minute appointment for us to examine your existing policies and then I'll give them back to you. I'll ask you some questions as to your financial goals and objectives and give you some literature, specific information and a personalized proposal. If you are impressed with the results, we can schedule a second appointment at your option. That's it! It really is that simple for you to investigate and educate yourself as to a few upgrade alternatives. If you have no existing life insurance policy, that's ok too. We can propose one for you if it is in your best interest to do so. During our conversation you'll also have an opportunity to ask me any other financial, retirement or estate planning questions that you may need the answers to. In my opinion, everyone needs to avail themselves of this opportunity and I'm expecting the phone to ring off the hook, so please call right away to secure your appointment time. I'm looking forward to seeing what we can accomplish together to improve your situation, both immediately and for your future.

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