

Think about this: **Do you have a client who is looking at guarantees but also likes the potential of higher interest on their dollars?**

A hot product to market is the “Equity Indexed Universal Life”. EIUL is a universal life product offering an index feature. The indexed account uses an outside index such as S&P 500 in the calculation of interest credits rather than the interest rate established by the insurer as is done in most traditional UL products.

Features to note:

- ⇒ Offers the potential for higher returns than traditional UL products
- ⇒ Many carriers marketing EIULs offer several different crediting methods to choose from.
- ⇒ Cash value growth is tax deferred.
- ⇒ Guaranteed minimum interest rate, so that even if the equity index performs poorly, your policy will be credited interest.
- ⇒ Adjustable, Level, and Increasing death benefit options are available.
- ⇒ Policy loans are available.
- ⇒ 100% participation offered by most carriers.

Industry experts have predicted that the sale of equity indexed products will replace 70% of all traditional UL product sales in the next 5-6 years! **Why not suggest the product that is making news in the market if it meets your client’s financial planning objectives?**

We have great carriers such as Indy Life, F&G, AIG, John Hancock and Life of the SouthWest offering EIULs.

GAIN the freedom to
Sell The Best and Earn The Most! Call us at 800-847-6426