CASE STUDY

How We Increased Policy Benefits by 284% While Saving $360,000

Client Snapshot

Existing Policy: $1.2M death benefit | $36,000 annual premium | $139,014 cash value | 6 years in force

284%
Death Benefit Increase

184%
Income Increase

$360K
Cost Savings

3-4
Months to Complete

The Challenge

Our client purchased their policy for income replacement and tax-exempt retirement income. However, a comprehensive review revealed critical inefficiencies:

The policy was working, but it wasn't working hard enough. High fees, low growth potential, and an additional $360,000 in future premium commitments were limiting the policy's true potential.

The Solution

- ✓ **Product Optimization:** Transferred cash value to a superior product with lower fees and higher returns
- ✓ **Premium Financing:** Arranged strategic financing to pay larger premiums while keeping client's cash outlay the same
- ✓ **Real Estate Concept:** Applied the same leverage principle clients use when financing a home purchase

The Strategy

- ✓ Client makes same $36,000 annual payment toward loan interest instead of premium
- ✓ Larger premium purchases larger policy without increased personal cost
- ✓ Eliminated 10 years of future premium payments
- ✓ Maximized efficiency through lower fees and better returns

The Remarkable Results

Death Benefit

$1.3M → $5M

An additional $3.7M of tax-free protection for the family

Annual Retirement Income

$52K → $150K

Nearly triple the tax-free retirement income

Total Lifetime Income

$1.27M → $3.6M

By age 90, all tax-free

Client's Annual Cost

$36K × 20 years → $36K × 10 years

A $360,000 savings by eliminating 10 years of premium payments

Is This Strategy Right for You?

This optimization works best for clients with:

- ✓ Net worth of $3-5M+
- ✓ Household income of $500K+
- ✓ Existing policy with $100K+ cash value
- ✓ Insurability (good health)

Ready to optimize your insurance portfolio?

Contact us for a complimentary policy review—no obligation, just insights into whether you could be getting significantly more value from your current premiums.

[GET A FREE POLICY REVIEW]

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