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**The Business Owner's  
Guide to**

# **Tax-Efficient Wealth Planning**

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**How Indexed Universal Life  
Can Complement Your  
Financial Strategy**



**PROTECT**  
What You've Built



**GROW**  
Your Wealth



**PRESERVE**  
Your Assets



**LEAVE A  
LASTING LEGACY**

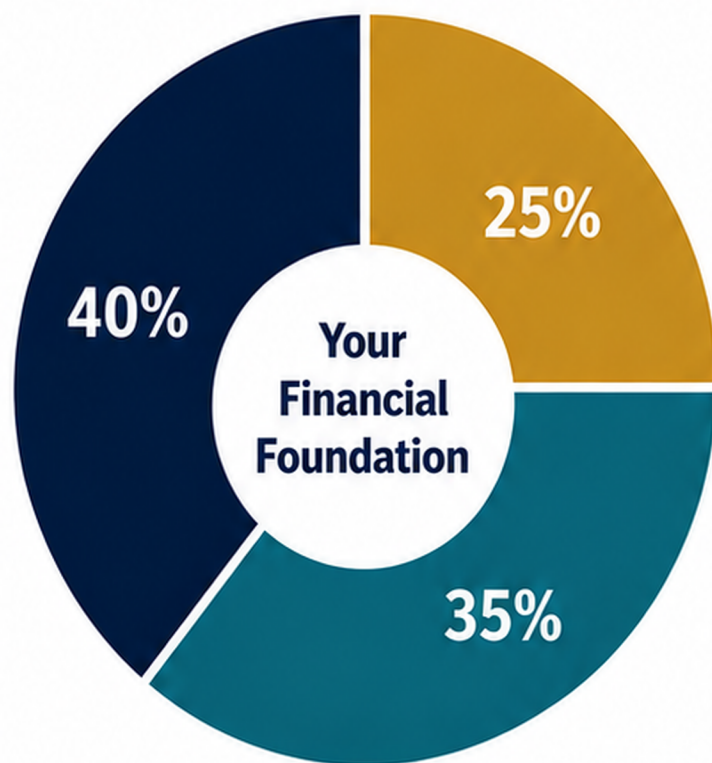
# A SMARTER APPROACH TO TAX-EFFICIENT WEALTH PLANNING



Business owners and professionals work hard to build success. The right financial strategy helps you keep more of what you've earned, grow it efficiently, and pass it on with purpose.

**A well-structured plan typically includes multiple solutions, with Indexed Universal Life (IUL) as a powerful component.**

## TAX DIVERSIFICATION CREATES FINANCIAL FLEXIBILITY



● **40% TAXABLE ASSETS**  
Growth is taxed annually

● **35% TAX-DEFERRED ASSETS**  
Growth is tax-deferred until withdrawal

● **25% TAX-ADVANTAGED ASSETS**  
Potential for tax-free growth and tax-free withdrawals



### KEY TAKEAWAY

Diversifying across tax treatments can help reduce your overall tax bill in retirement and create more certainty for your future and your family.



# WHY SUCCESSFUL BUSINESS OWNERS CHOOSE INDEXED UNIVERSAL LIFE



IUL offers a unique combination of growth potential, protection, and tax advantages.



## TAX-ADVANTAGED GROWTH POTENTIAL

Access index-linked growth with tax-deferred compounding.



## TAX-FREE INCOME OPTIONS

Access cash value through loans and withdrawals income tax-free.



## POWERFUL DEATH BENEFIT

Provide a legacy for your family or business with income tax-free proceeds.



## FLEXIBILITY

Adjust premiums and death benefits as your needs and goals evolve.



## CREDITOR PROTECTION

Cash value may be protected from creditors (subject to state law).



## ESTATE PLANNING BENEFITS

Help reduce estate taxes and preserve more wealth for your heirs.

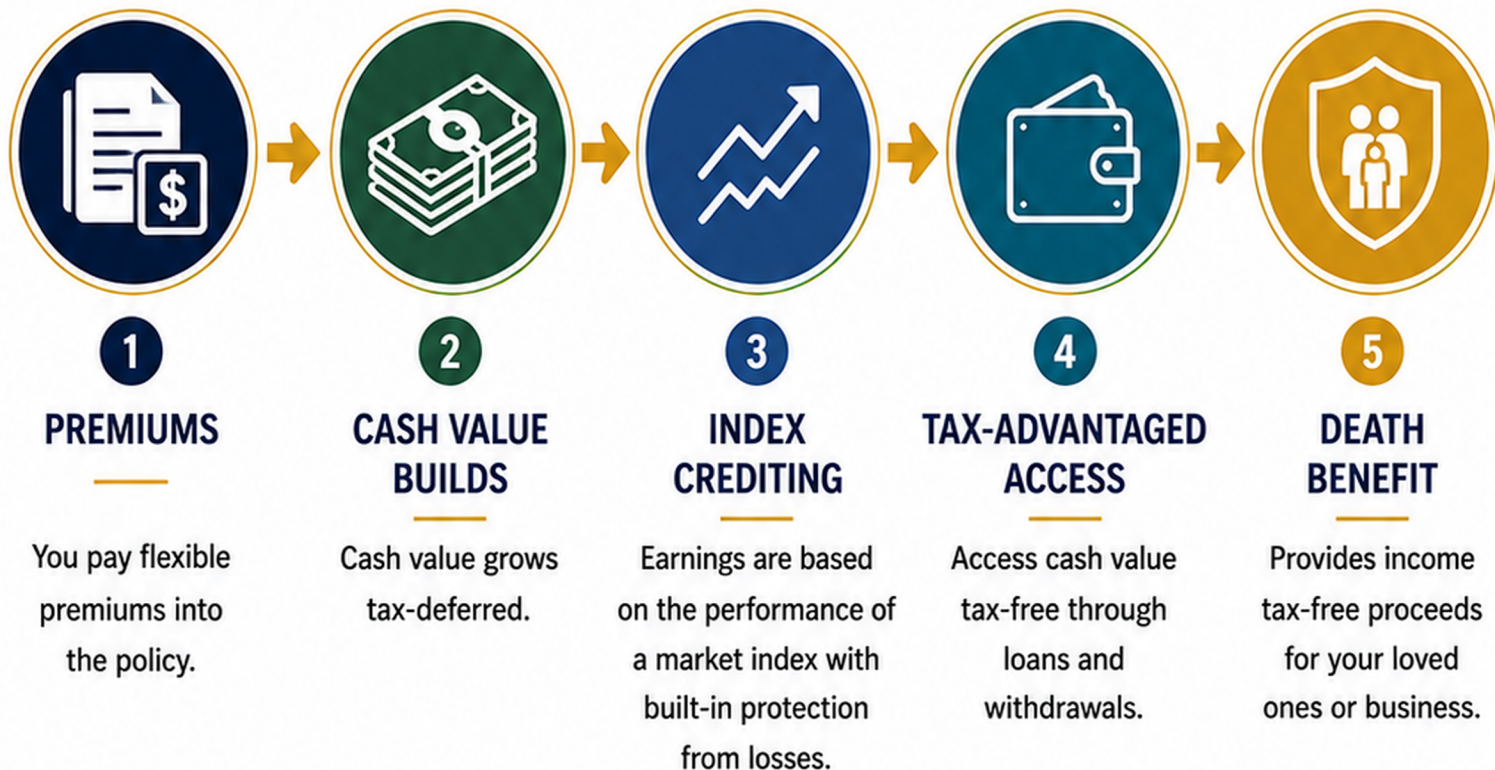
**IUL IS NOT A REPLACEMENT FOR OTHER PLANNING STRATEGIES—  
IT IS A POWERFUL COMPLEMENT TO A WELL-DIVERSIFIED PLAN.**





# HOW INDEXED UNIVERSAL LIFE WORKS

A Simple Process. Powerful Results.



## BUILT-IN MARKET PROTECTION

Your policy includes a guaranteed minimum interest rate and a floor, so your cash value will not decrease due to market downturns.



**GROWTH POTENTIAL WITHOUT MARKET RISK ON THE DOWNSIDE.**





# COULD AN IUL FIT YOUR FINANCIAL STRATEGY?

IUL can be a valuable solution for business owners and professionals who:



- ✓ Want to grow wealth in a tax-efficient way
- ✓ Need more tax-free retirement income
- ✓ Want to protect and preserve capital
- ✓ Wish to maximize retirement plan contributions
- ✓ Want to leave a legacy for family or charity
- ✓ Are looking for flexible, long-term financial solutions



## IMPORTANT CONSIDERATIONS

IUL is a long-term commitment. Early withdrawals may result in surrender charges and may be taxable. Policies vary by insurance company. Work with a qualified professional to determine if IUL is right for you.



# PARTNER WITH AN ADVISOR WHO UNDERSTANDS YOUR GOALS

At ASF Insurance Agency, we specialize in helping business owners and professionals design custom strategies that protect, grow, and preserve what matters most.



## ASF Insurance Agency

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### WHAT YOU CAN EXPECT



#### OBJECTIVE GUIDANCE

Solutions designed for your unique goals



#### COMPREHENSIVE STRATEGIES

Insurance, retirement, estate, and business planning



#### ONGOING PARTNERSHIP

We are here for you every step of the way



**SCHEDULE YOUR  
COMPLIMENTARY  
STRATEGY CONSULTATION**

Scan the QR code to visit our website.



## PROTECT TODAY. GROW TOMORROW. LEAVE A LEGACY.

Indexed Universal Life insurance is a long-term product designed for lifelong protection and cash value accumulation. It is not a short-term investment. It involves fees, expenses, and charges, including mortality and administrative charges, which may reduce the policy's cash surrender value and death benefit. Policy loans and withdrawals may impact the policy's performance. Guarantees are based on the claims-paying ability of the issuing insurance company.

**This material is for informational purposes only and does not constitute tax, legal, or financial advice. Consult with a qualified professional for advice tailored to your specific situation.**



Insurance products issued by highly rated insurance companies.