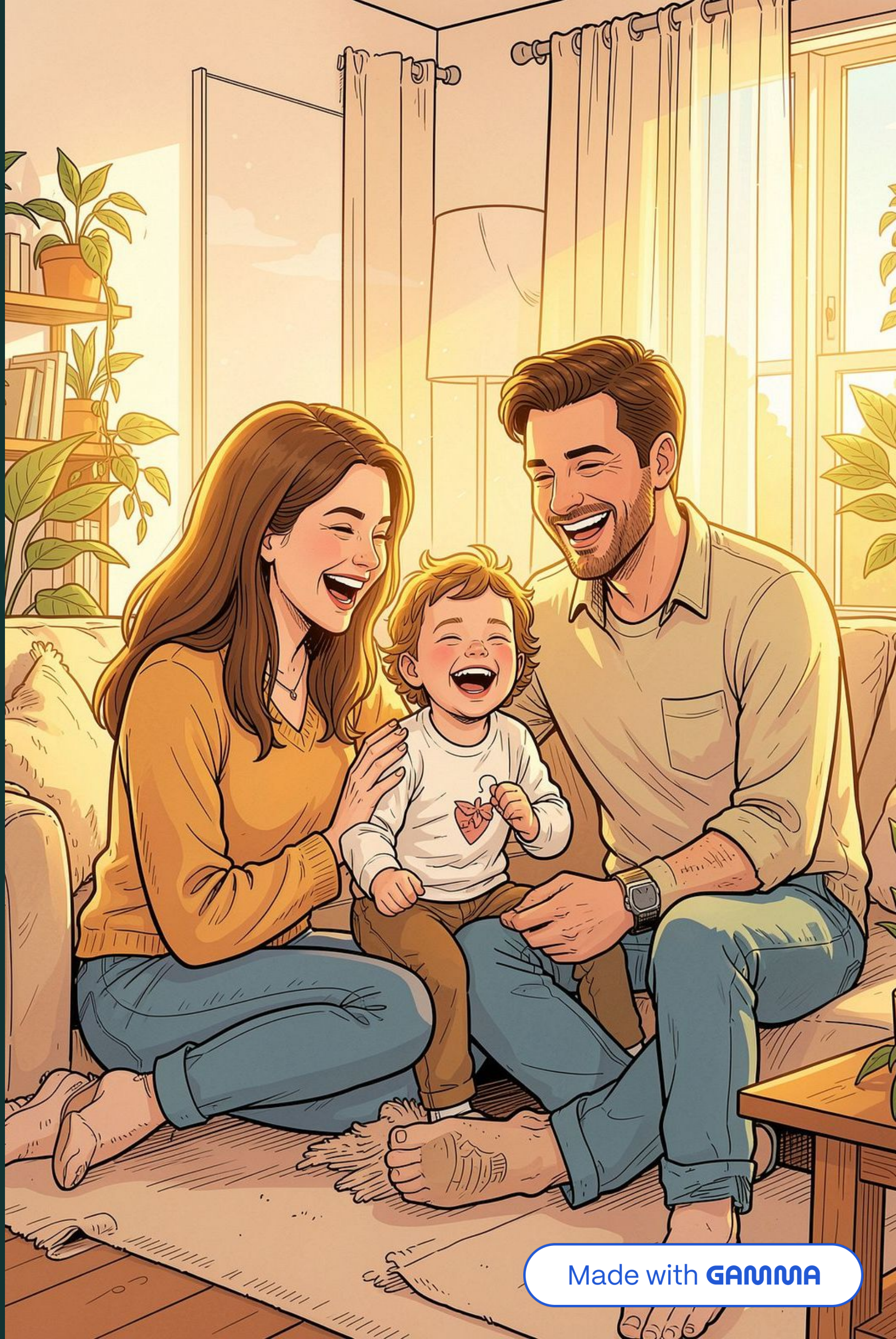
SHINY SAGE FINANCIAL

Term vs. Whole Life vs. IUL

Understanding Your Life Insurance Options

Education to help you make informed financial protection decisions.



Why Life Insurance Matters

Life insurance provides a financial safety net for the people who depend on you. When chosen thoughtfully, it can help protect your family's future.

Replace Income

Helps replace lost earnings so your family can maintain their lifestyle.

Cover Final Expenses

Can help cover funeral costs, medical bills, and other end-of-life expenses.

Protect Against Debt

May help pay off a mortgage, loans, or other financial obligations.

Support Long-Term Goals

Some policies include a cash value component that may support future financial planning.

A Quick Look at Your Three Main Options

Each type of life insurance has a different structure. Here's a high-level comparison to help you get oriented.

Feature	Term Life	Whole Life	IUL
Coverage Period	Temporary (10–30 yrs)	Permanent (lifetime)	Permanent (lifetime)
Premiums	Generally lower & level	Fixed & guaranteed	Flexible
Cash Value	None	Guaranteed growth	Potential, index-linked
Flexibility	Simple, straightforward	Low — fixed structure	Higher — adjustable
Typical Purpose	Affordable protection	Lifelong coverage + savings	Flexibility + growth potential
Key Consideration	Coverage ends at term	Higher cost	More complex; not direct investing

OPTION 1

Term Life Insurance

Term life provides coverage for a set period — typically 10, 20, or 30 years. If you pass away during the term, your beneficiaries receive the death benefit. Premiums are generally level and affordable.

Why People Choose It

Lower premiums make it accessible for families needing temporary protection during key life stages.

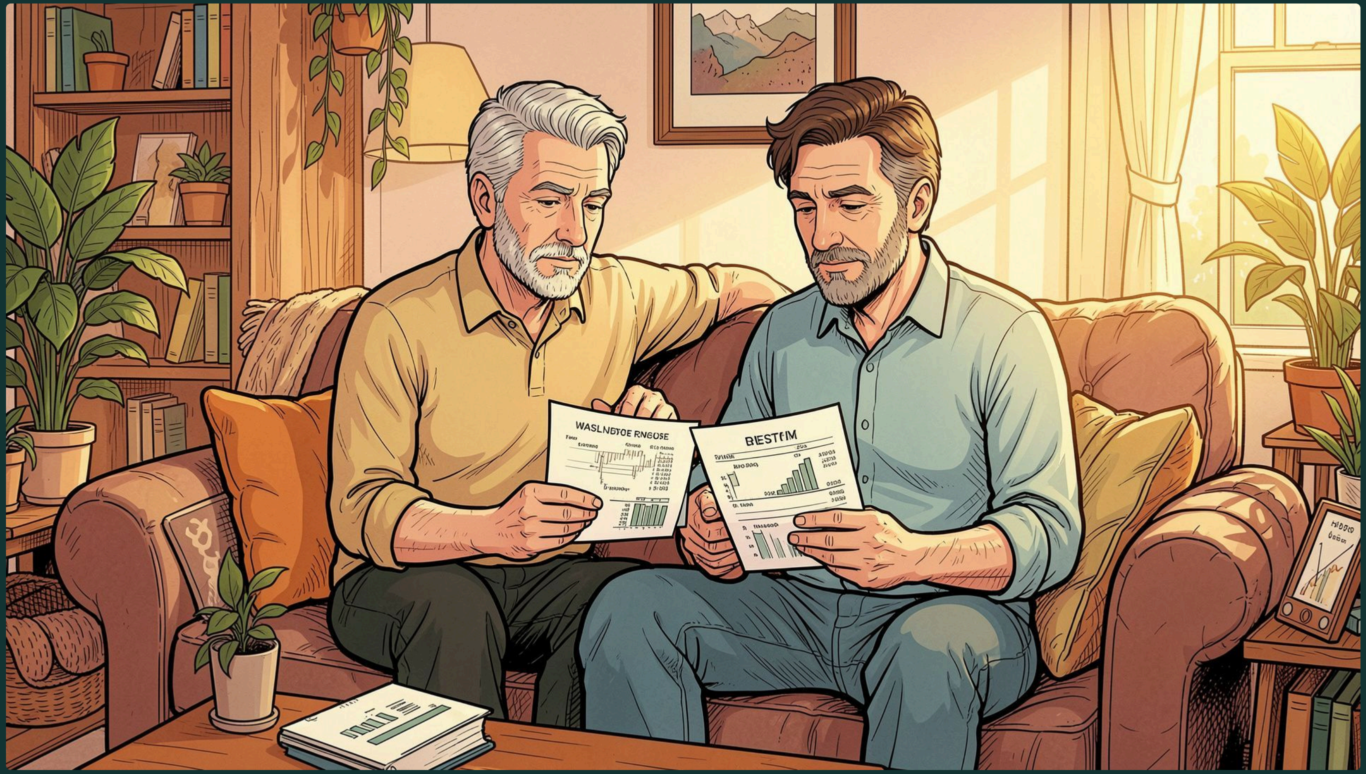
Important to Know

When the term ends, coverage stops. Renewing may cost more depending on age and health.

OPTION 2

Whole Life Insurance

Whole life is permanent insurance — coverage lasts your lifetime as long as premiums are paid. Premiums are fixed, and a portion builds cash value that grows at a guaranteed rate set by the insurer.



Why People Choose It

Predictable premiums, guaranteed cash value growth, and lifelong coverage in one policy.

Important to Know

Premiums are higher than term. Policy loans and withdrawals may affect the death benefit and cash value.

OPTION 3

Indexed Universal Life (IUL)

An IUL is permanent life insurance with flexible premiums and a cash value component. Interest crediting may be linked to a market index — such as the S&P 500 — but your cash value is **not directly invested** in the stock market.

Caps & Floors

Growth may be capped; a floor may protect against index losses, depending on the policy.

Participation Rates

Determines how much of the index gain may be credited to your cash value.

Fees & Complexity

IULs carry policy-specific fees and terms. Illustrations are not guarantees.

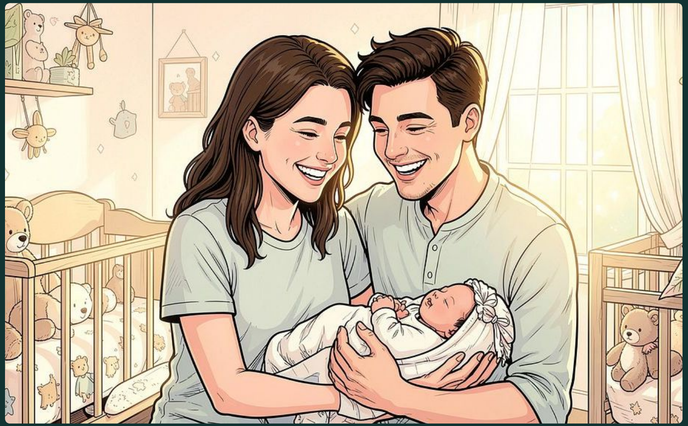
Side-by-Side: Which Profile Fits You?

No single product is universally "best." The right choice depends on your goals, budget, and timeline.

Use this guide as a starting point. A licensed professional can help you evaluate which option aligns with your individual circumstances.

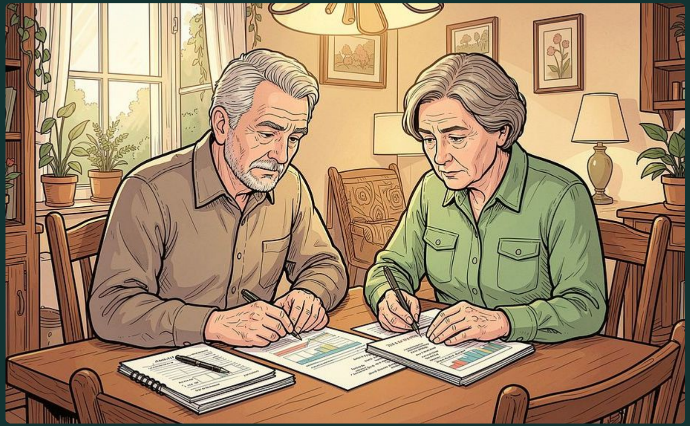
Which Type May Fit Your Goals?

These scenarios may help you identify where to start exploring.



Affordable Temporary Protection

If you need coverage during your working years, **Term Life** may be worth exploring for its lower premiums and straightforward structure.



Permanent Coverage, Predictable Premiums

If you want lifelong coverage with guaranteed cash value, **Whole Life** may be worth exploring.

Flexibility & Cash Value Potential

If you want permanent coverage with premium flexibility and index-linked cash value potential, an **IUL** may be worth exploring.

Questions to Ask Yourself

Before choosing a policy, reflect on what matters most to you and your family.

- Who am I protecting, and what would they need if something happened to me?
- How much coverage might my family need to stay financially secure?
- How long do I need protection — temporarily or permanently?
- What premium can I comfortably afford over time?
- Am I interested in a cash value component as part of my policy?
- What are my long-term financial goals, and how does insurance fit in?

Ready to Explore Your Options?

A licensed insurance professional can help evaluate coverage options based on your goals, budget, and protection needs. There's no pressure — just clear, personalized guidance.

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