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Protect. Build. Prosper.

SPLIT FUNDING

TERM

You PAY for 2 - You GET 2

A

$500,000 Face Value - $1,400 / month

Buy Term - Invest the difference

Life Insurance - $200	$1,200 Invested
$500,000 ↓ $500,000	Investment Value KEEP IF DIE
	$1,066,661
	Investment Value 0.15% fees and costs 80 year historical return rate: 11.2%

A

$1,566,661 (Die)
$1,066,661 (Live)

The Key to Financial Success: Own your Investments

Your money → investment you own directly

WHOLE

You PAY for 2 - You GET 1

B

$500,000 Face Value - $1,400 / month

Cash Value

Life Insurance - $1,400	$0 Savings
$500,000 ↓ $500,000	Cash Value LOSE IF DIE
	$268,000
	Cash Value 20% fees and costs 80% avg cumulative premiums

B

$500,000 (Die)
$268,000 (Live)

Insurance companies / Banks / S&L / CU - rent your money

Your money → financial institution → borrower/investment → institution earns the spread

BE THE OWNER - NOT THE LOANER!