

## **JK Financial**

# Your "Safe Money" Specialist

At JK Financial, we provide a wide array of Life Insurance products specifically designed to meet your financial goals.

### • Term Insurance •Whole Life •Mortgage Protection •Fixed Annuities •Final Expense • Disability

That being said, we are leading industry experts and place a special emphasis on cash value life insurance.

#### Why Cash Value Life?

- → First, just like other types of life insurance, it provides a death benefit to protect your family and assets
  - But unlike other forms of life insurance, cash value life can also has the following advantages: -
- $\rightarrow$  Accumulate money within the policy <u>Income Tax Free!</u> You pay no income taxes on gains as the money accumulates.
- → However, unlike tax deferred products, you pay no income tax on the money when you take it out either!
- $\rightarrow$  Allows access to your money at all times. No more 10% penalty if you need your money prior to age 59 ½.
- → Double digit potential gains with no downside risk. When the market goes up... you get credited accordingly. When the market goes down, all previous gains are locked in SO YOU LOSE NOTHING!
- → Access to the "Pay Yourself to Wealth" concept. This unique strategy allows you to be credited interest even on funds you've already taken out and used.
- $\rightarrow$  And Much, Much More!

To view a short video on Cash Value Life, please go to: <u>https://jkfinancialgroup.com/life-insurance</u>

So whether you're interested in accumulating cash in a safe, IRS friendly environment or would simply like to lower the cost of your current Life Insurance, talk to your JK Financial agent today!



### Protecting Your Future...Keeping Our Promises

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