Indexed Universal Life Insurance

THE POWER OF INDEX INTEREST CREDITING

Impact! Partners Financial

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About
Impact! Partners Financial

At Impact Partners Financial, we help you turn your life's work into lasting retirement security.

As an independent fiduciary firm, we're not here to sell products — we're here to design a plan that puts your needs first. Our advisors focus on protecting what you've built, finding opportunities for growth, and creating income strategies you can count on for the rest of your life.

From retirement income and tax strategies to Medicare, Social Security, and estate planning, we're your one-stop resource for building a retirement you can enjoy with confidence.

Summer A. Roberts
Chief Executive Officer

INDEXED UNIVERSAL LIFE INSURANCE (IUL)

More than life insurance. A smarter way to protect and grow.

Most people think of life insurance as something you only use once — when your family needs it. But Indexed Universal Life Insurance (IUL) goes far beyond that.

It combines traditional life insurance protection with flexible financial tools that can help you plan for retirement, cover life's unexpected costs, and even leave a legacy — all with powerful tax advantages.

Think of it as financial protection with built-in opportunities.

Why choose an IUL?

- Protect your loved ones with an income-tax-free death benefit.
- Grow money for your future with potential cash value linked to a market index.
- Create flexible income you can use in retirement (often tax-free).
- Access funds when needed — for medical bills, debt, tuition, or emergencies.
- Plan your legacy with tax-advantaged strategies to pass wealth on to the next generation.

Instead of choosing between protection and growth, IUL gives you both.

HOW INDEXED UNIVERSAL LIFE INSURANCE WORKS

An IUL is a form of permanent life insurance. That means it doesn't just expire after a set period — it's designed to stay with you for life. Here's what makes it unique:

1. **Protection**: Like traditional life insurance, it provides your family with a guaranteed death benefit, tax-free.
2. **Growth Potential:** Part of your premium builds "cash value" that grows over time. This growth is tied to a market index (like the S&P 500®) — but you're not actually invested in the market. You capture some of the upside when the index goes up, but if the market drops, your policy has a built-in "floor" (often 0%). That means you won't lose money due to market downturns.

It's a way to enjoy market-linked growth without the market's full risk.

WHY AN IUL IS DIFFERENT FROM TRADITIONAL ACCOUNTS

Most people save for retirement in accounts like a 401(k) or IRA. These have rules, limits, and tax strings attached. An IUL offers more freedom:

- No IRS contribution limits – Save at the pace that fits your financial goals.
- No required withdrawals – Unlike a 401(k), you're not forced to take money out at a certain age.
- No early withdrawal penalties – Access funds without waiting until you're 59½.

- Tax advantages – Policy loans and withdrawals can often be taken tax-free, giving you flexibility in retirement.
- An IUL can be a powerful complement to traditional retirement accounts, especially if you're concerned about rising taxes in the future.

The Three Tax Buckets: A Simple Picture

One way to understand the power of IUL is through the concept of "tax buckets":

- **Taxable Bucket** – Accounts like CDs, brokerage accounts, or bonds that generate taxable income every year.
- **Tax-Deferred Bucket** – Accounts like IRAs and 401(k)s that defer taxes until you take money out.
- **Tax-Free Bucket** – Accounts like Roth IRAs — and, if structured properly, IUL policies — that can provide income without extra taxes.

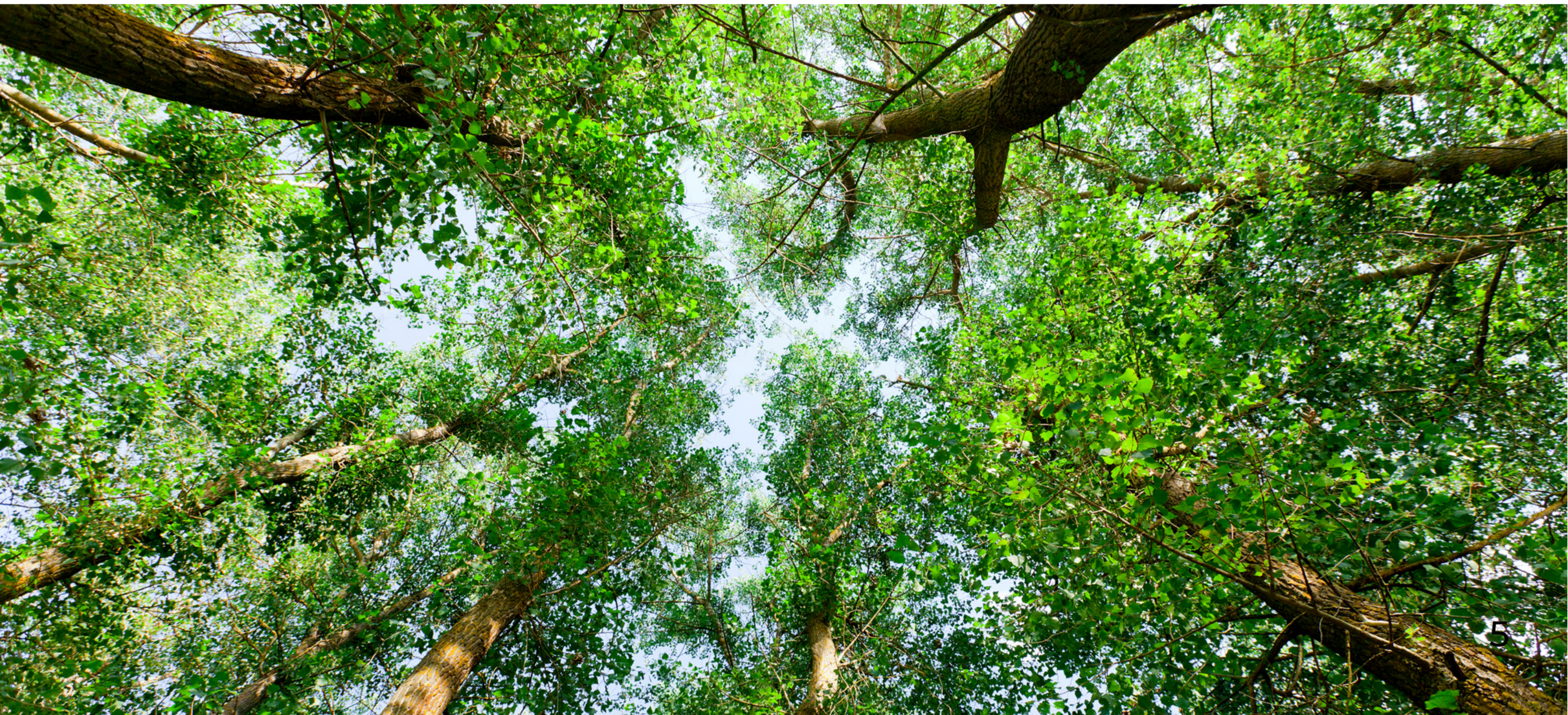
Financial professionals recommend having money in all three. An IUL helps you add more to your tax-free bucket, giving you options and control when it's time to retire.

What Are The Benefits?

Life insurance is often thought of as a “when you’re gone” tool. But IUL policies come with living benefits that you can use during your lifetime:

- **Chronic illness or long-term care** – Some policies allow you to access part of your death benefit to cover medical needs.
- **Policy loans** – Borrow against your cash value, usually tax-free, to cover big expenses or opportunities.
- **Partial withdrawals** – Take money out (within limits) without triggering IRS penalties.

In short: your life insurance can actually support you during your lifetime, not just your family after.



Things to Consider & The Bottom Line

While IUL offers unique benefits, it's important to set expectations:
Policies have costs and fees.

- Loans and withdrawals reduce cash value and death benefits.
- Medical and financial qualifications usually apply.
- Performance depends on how the policy is designed and managed.

That's why it's crucial to work with a financial professional who understands how to build an IUL tailored to your goals.

Bottom Line

An IUL is not just life insurance. It's a flexible financial strategy that helps you:

- Protect your family today with tax-free benefits.
- Grow money safely with built-in downside protection.
- Access funds when life happens without IRS penalties.
- Diversify your tax strategy for retirement.

When designed the right way, it's a tool that provides both peace of mind and opportunity — protection for your loved ones, and flexibility for your future.

Making Sense Of Indexed Universal Life

Real-world uses, common questions, and why timing matters

An IUL isn't just for high-net-worth individuals — it's for anyone who wants protection and flexibility. Let's break down how people use it, clear up some common misconceptions, and explain why now may be the right time to consider it.

Everyday Scenarios Where an IUL Can Help

The Family Planner

- You want to make sure your spouse and children are financially secure if something happens to you. With IUL, they're protected — and you can also use the cash value to help cover college costs or pay down a mortgage.

The Retirement Maximizer

- You're already saving in a 401(k) or IRA, but you want another stream of tax-advantaged income. An IUL lets you build a pool of money you can tap later — often without triggering taxes — while still keeping a death benefit in place.

The Business Owner

- If your income fluctuates, an IUL gives you flexibility. You can adjust premiums over time, use cash value for business opportunities, and still keep your family protected.

ABOUT OUR ADVISORS

COBY CULPEPPER

Coby Culpepper, our Executive Wealth Advisor, has over eight years of experience helping clients pursue their financial goals.

A Lake Jackson native with a degree in Psychology from the University of Houston, he transitioned to finance by earning his Series 66 and Series 7 licenses. Known for his integrity, honesty, and client-first approach, Coby builds lasting relationships grounded in trust.

Outside the office, he enjoys traveling, staying active, exploring new cuisines, and spending time with his wife, Anjulee, and their rescue dogs, Lily and Pollo.

A lifelong competitor with a “GO BIG” mindset, Coby brings the same drive to his clients’ success as he once dreamed of getting to a Major League Baseball mound.

WYATT BROOME

Wyatt Broome, our Fiduciary Financial Advisor, helps clients navigate every stage of their financial journey with thoughtful, personalized planning. Originally from Shreveport, Louisiana, Wyatt graduated from LSU Baton Rouge before launching his career with 49 Financial and later serving as a High Net Worth Service Associate at Fidelity Investments.

Known for his attentiveness, problem-solving skills, and dedication, he provides the clarity and confidence clients need to pursue their financial and retirement goals — values that align perfectly with Impact! Partners Financial’s mission.

Outside the office, Wyatt enjoys traveling to unique destinations with his labradoodle, Lilly. His adventurous spirit and curiosity mirror the same commitment and energy he brings to guiding clients toward their financial aspirations.

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