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# Life Insurance Strategies

KEY BENEFITS FOR  
COMPANIES & EMPLOYEES

[www.outsourcesolutionstrategies.com](http://www.outsourcesolutionstrategies.com)



## The Benefits of Life Insurance for Your Company and Employees



In today's ever-changing financial landscape, businesses and employees seek financial solutions that provide security, flexibility, and growth. Index Universal Life (IUL) Insurance offers a powerful, tax-efficient strategy that benefits both employers and employees. This innovative 3-in-1 financial solution incorporates the Family Bank Strategy, Living Benefits, and Tax-Free Life Insurance, allowing individuals and businesses to take control of their financial future through Infinite Banking.





**Indexed Universal Life**  
Indexxed Universal Life insurance

## Key Benefits of IUL for Companies and Employees

### **Family Banking Strategy:**

Leverage your IUL policy to create your own bank system.

### **Living Benefits:**

Enjoy access to policy funds in case of chronic, critical, or terminal illness.

### **Tax-Free Life Insurance**

Provide tax-free death benefits to protect loved ones, grow cash value tax-deferred and access it tax-free and reduce tax burdens on beneficiaries and businesses.



## Why Implement IUL for Your Company

By integrating IUL into your company's financial planning, you can:

- Enhance employee benefits and improve retention.
- Offer a tax-efficient strategy for executives and key employees.
- Create a self-funding mechanism for corporate expenses and expansion.
- Reduce overall tax liabilities for both the business and employees.

## 7 Protections Provided by IUL and The Dime Method: Calculating Insurance Needs

### **7 PROTECTIONS PROVIDED**

**Family Protection** – Ensures financial security for loved ones in the event of death or illness.

**Health Protection** – Provides access to funds for medical emergencies, long-term care, and unexpected health expenses.

**Business or Home Protection** – Offers liquidity for mortgage payments, business expansion, or operational expenses.

**Market Loss Protection** – Shields against stock market downturns with guaranteed floors on losses.

**IRS Protection** – Grows cash value to keep up with rising living costs and inflation.

**Creditor/Predator Protection** – Safeguards assets from lawsuits, creditors, and financial predators.

### **THE DIME METHOD**

**Debt:** Cover outstanding debts to prevent financial burdens

**Income (x10):** Replace ten years of income to maintain financial stability for loved ones.

**Mortality:** Ensure funeral and end-of-life expenses are covered.

**Education:** Provide funds for children's or dependents' education.

## CONCLUSION

- An Indexed Universal Life Insurance policy is a game-changer for businesses and individuals looking to secure their financial future. It provides protection, growth, and flexibility while ensuring tax advantages and financial stability. By adopting this strategy, you empower your company and employees to build wealth, safeguard against financial risks, and create a lasting legacy and create generational wealth.