**Email Content**

The conventional approach to designing accumulation-focused Indexed UL strategies involves minimizing the death benefit. Often, this is combined with using the maximum AG49 compliant illustrated rate to squeeze every dollar of projected income out of the product.

While that can produce a compelling illustration, it may not be the most effective approach in the real world. That thought process is often the reason for things like stress testing or reducing the illustrative rate, even if it results in a reduced illustrative income. The truth is there is another, perhaps more meaningful alternative design that can deliver more consumer value from virtually any Indexed UL product.

This more balanced approach to case design can deliver:

* An increased initial face amount, meaning more coverage for the client’s loved ones
* A corresponding increase in the lifetime maximum available under any Accelerated Benefit Riders
* Additional funding capacity that allows the client to increase their contributions to the “Tax-free Bucket” in their retirement plan should their investable cash flow increase

All without asking the client for another dollar of premium.

Drop me a note or give me a call if you want to take a closer look at how we’re designing this strategy with other advisors.