**Email Content**

Dealing with actual performance that does not meet the sales illustration or client expectations is all too familiar to those who have sold many types of life insurance. Declining dividend rates in Whole Life. Market performance that didn’t materialize in Variable Universal Life. Index Cap and Participation rates that were unsustainable in Indexed UL.

That doesn’t make any of these products inherently inferior or inappropriate. It does, however, point out that they can lack the flexibility needed to manage varying economic conditions.

We’ve changed the way we approach accumulation sales to address this issue head on, putting you and your clients back in control of their life insurance assets without giving up the downside protection that makes IUL so appealing.

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.