

# How Uncommon Advisors Position Premium Finance



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# Is IUL Bought or Sold?

1. Life is Better
2. Elevated Status
3. Consequences

**Common Advisor**

**50% Conversion**

**\$2,500**

**Illustration + Brochure**

**Product Mastery**

**UAC**

**Indexed Universal Life**

*BOUT*

**Win %**

**Average Target**

**Weapons**

**Keys to Victory**

**Uncommon Advisor**

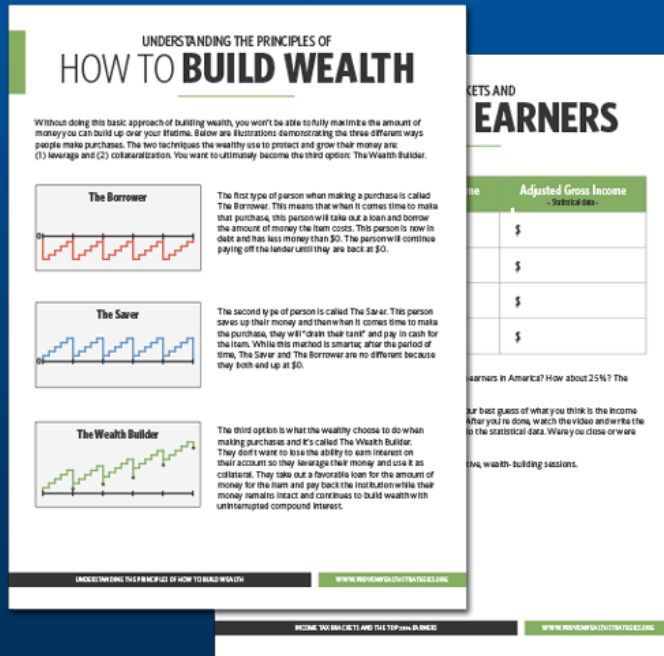
**75% Conversion**

**\$13,250**

**Story + Process**

**Influence & Urgency**

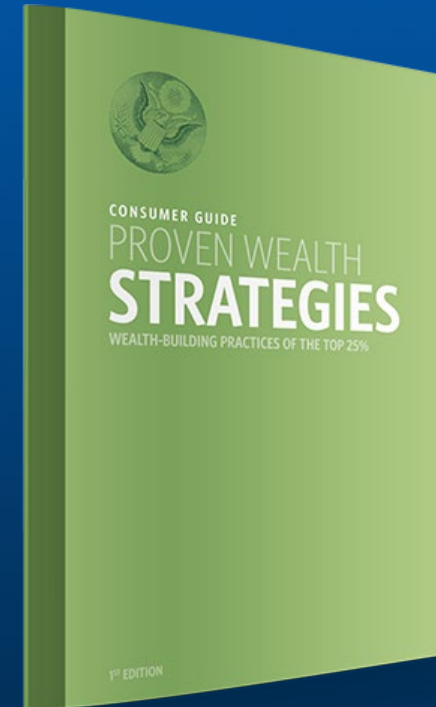
# Stay The Course.



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# Agenda

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Selling a Story, not a product

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Wealth Builder Process

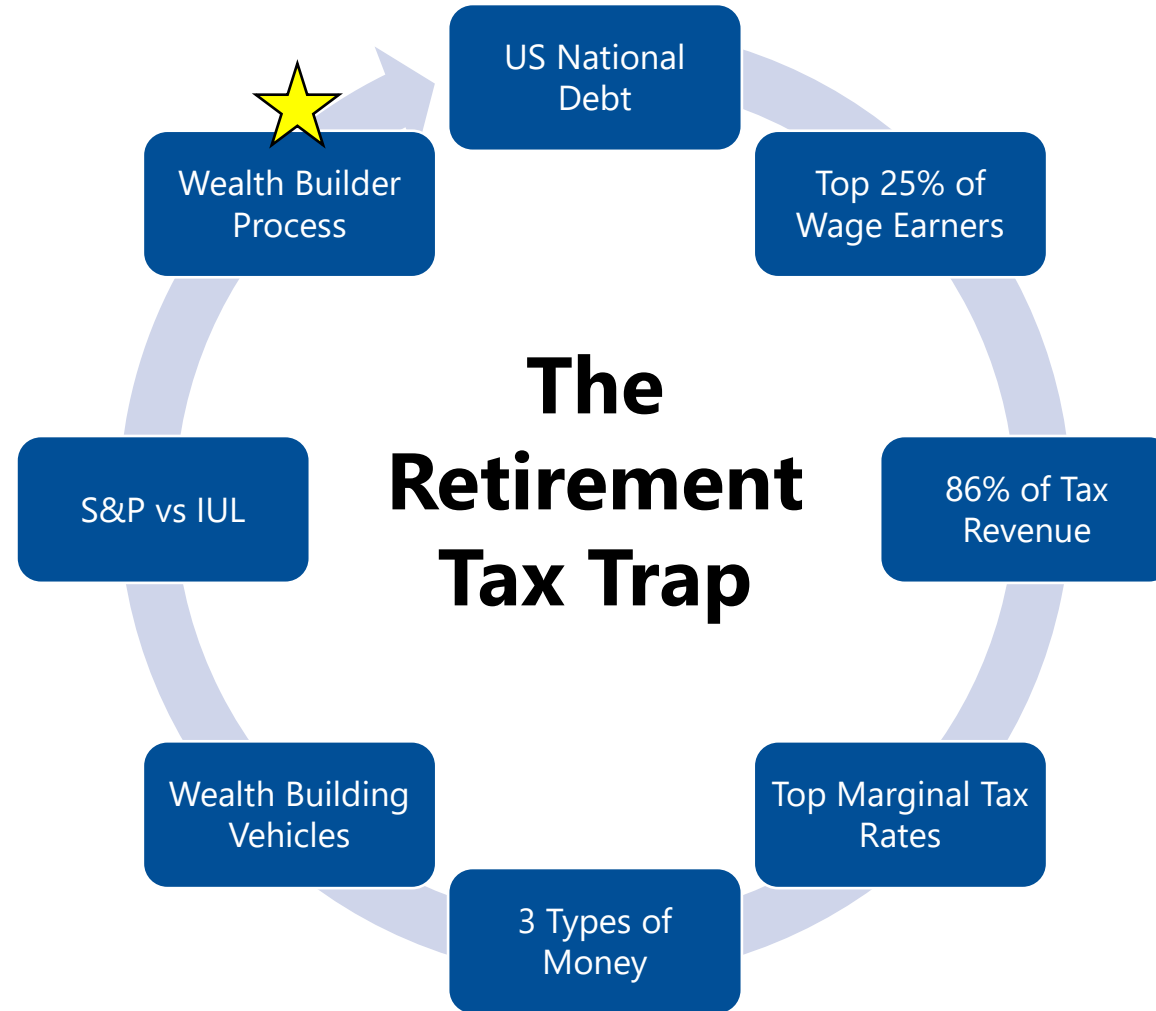
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Sample Hybrid Case

# Story Framework

**Market**

**Tax**




# Interactive Worksheets

UNDERSTANDING THE PRINCIPLES OF  
HOW TO BUILD WEALTH


Without doing this basic approach of building wealth, you won't be able to fully maximize the amount of money you can build up over your lifetime. Below are illustrations demonstrating the three different ways people make purchases. The two techniques the wealthy use to protect and grow their money are: (1) leverage and (2) collateralization. You want to ultimately become the third option: The Wealth Builder.

The Borrower



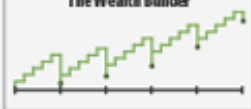
The first type of person when making a purchase is called The Borrower. This means that when it comes time to make that purchase, this person will take out a loan and borrow the amount of money the item costs. This person is now in debt and has less money than \$0. The person will continue paying off the lender until they are back at \$0.

The Saver



The second type of person is called The Saver. This person saves up their money and then when it comes time to make the purchase, they will "drain their tank" and pay in cash for the item. While this method is smart; after the period of time, The Saver and The Borrower are no different because they both end up at \$0.

The Wealth Builder



The third option is what the wealthy choose to do when making purchases and it's called The Wealth Builder. They don't want to lose the ability to earn interest on their account so they leverage their money and use it as collateral. They take out a favorable loan for the amount of money for the item and pay back the institution while their money remains intact and continues to build wealth with uninterrupted compound interest.

UNDERSTANDING THE PRINCIPLES OF HOW TO BUILD WEALTH

WWW.PREVIEWVIA.ETHISTRATEGIES.ORG

MARKETS AND  
EARNERS

Time	Adjusted Gross Income - Statistical data -
	\$
	\$
	\$
	\$

Earners in America? How about 25%? The

our best guess of what you think is the income. After you're done, watch the video and write the to the statistical data. Were you close or were

diva, wealth-building sessions.

INCOME TAX BRACKETS AND THE TOP 10% IN BUSINESS

WWW.PREVIEWVIA.ETHISTRATEGIES.ORG



# US Debt Clock.org

State Debt Clocks

World Debt Clocks

Debt Clock Time Machine

## US NATIONAL DEBT

**\$32,716,000,273,885**

DEBT PER CITIZEN

**\$97,583**

DEBT PER TAXPAYER

**\$253,686**

US FEDERAL SPENDING (OFFICIAL)

**\$6,317,965,903,703**

US FEDERAL BUDGET DEFICIT (OFFICIAL)

**\$1,717,749,238,215**

US FEDERAL SPENDING (ACTUAL)

**\$6,455,385,832,845**

US FEDERAL BUDGET DEFICIT (ACTUAL)

**\$1,855,169,162,399**

US FEDERAL DEBT TO GDP RATIO

1960 • **52.52%**

1980 • **34.65%**

2000 • **56.65%**

NOW • **119.13%**

US FEDERAL TAX REVENUE

**\$4,600,216,665,488**

REVENUE PER CITIZEN

**\$13,750**

INCOME TAX REVENUE

**\$2,360,042,230,640**

PAYROLL TAX REVENUE

**\$1,562,466,495,412**

TOTAL STATE REVENUE

**\$2,279,866,447,579**

TOTAL LOCAL REVENUE

**\$1,239,208,506,355**

CORPORATE TAX REVENUE

**\$531,999,822,811**

TARIFF TAX REVENUE

**\$70,898,342,522**

STATE DEBT

**\$1,265,558,252,135**

DEBT PER CITIZEN

**\$3,783**

LOCAL DEBT

**\$2,373,039,779,970**

DEBT PER CITIZEN

**\$7,093**

US GROSS DOMESTIC PRODUCT

**\$27,462,239,263,255**

TOTAL FEDERAL/STATE/LOCAL SPENDING

**\$10,175,515,046,253**

TOTAL DEBT TO GDP RATIO

**132.38%**

SPENDING TO GDP RATIO

**37.06%**

## Largest Budget Items

MEDICARE/MEDICAID

**\$1,603,966,620,008**

SOCIAL SECURITY

**\$1,309,058,307,355**

DEFENSE/WAR

**\$791,966,653,820**

INTEREST ON DEBT (NET)

**\$662,249,920,007**

## Unfunded Debt/Interest

US TOTAL INTEREST PAID

**\$3,796,921,360,858**

INTEREST PER ADULT

**\$14,662**

US TOTAL DEBT

**\$102,108,486,871,265**

SAVINGS PER FAMILY

**\$13,399**

BANK INTEREST RECEIVED

**\$596,099,674,063**

BANK INTEREST PAID

**\$39,903,251,626**

TOTAL PERSONAL DEBT

**\$24,636,227,945,537**

PERSONAL DEBT PER CIT.

**\$73,496**

STUDENT LOAN DEBT

**\$1,813,508,286,288**

PER STUDENT

**\$40,864**

CREDIT CARD DEBT

**\$1,335,562,124,323**

PER HOLDER

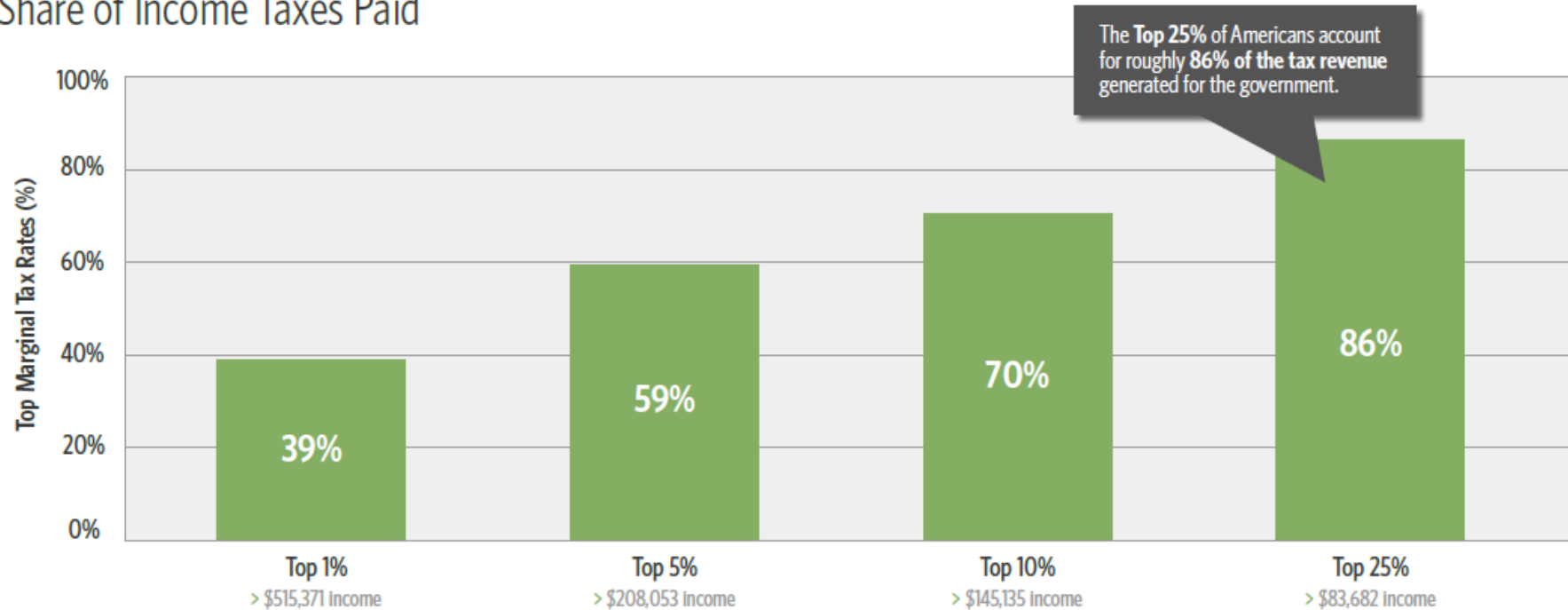
Money/ Banking History

# The Top 25%

	Top 1%	Top 5%	Top 10%	Top 25%	Bottom 50%
Income Split Point	\$515,371	\$208,053	\$145,135	\$83,682	\$41,740
Share of Income Taxes Paid	39%	59%	70%	86%	3%
Share of Total Adjusted Gross Income	21%	37%	48%	69%	11%

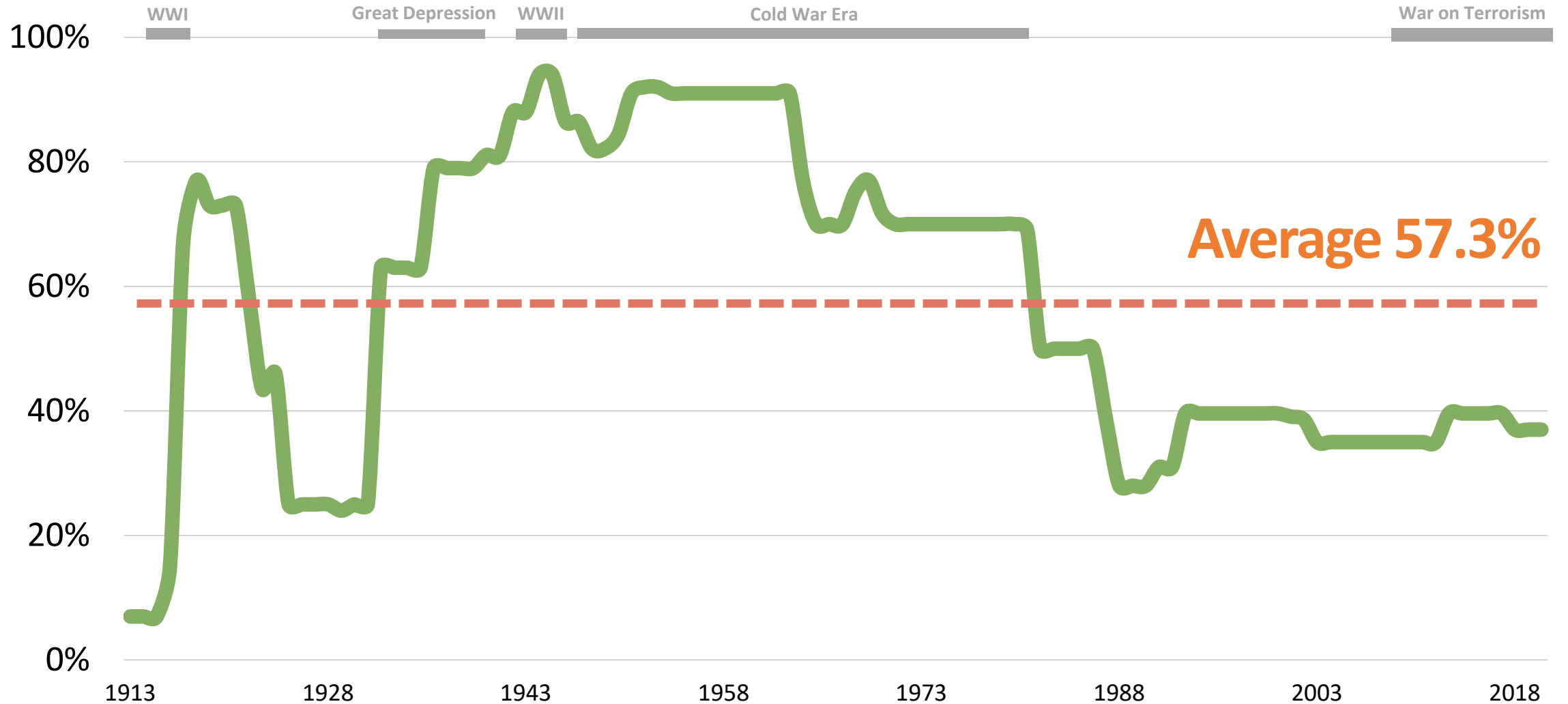
"Summary of the Latest Federal Income Tax Data, 2020 Update" Tax Foundation.

## Share of Income Taxes Paid





# Top Marginal Tax Rates



\*Source: Historical Highest Marginal Income Tax Rates” Tax Policy Center, 2020.

# Types of Money



## Taxable

Cash, Savings, CD's, Bonds,  
1099 Income, etc.



## Tax-Deferred

401(k)s, IRAs, 403(b)s,  
Qualified Money, etc.



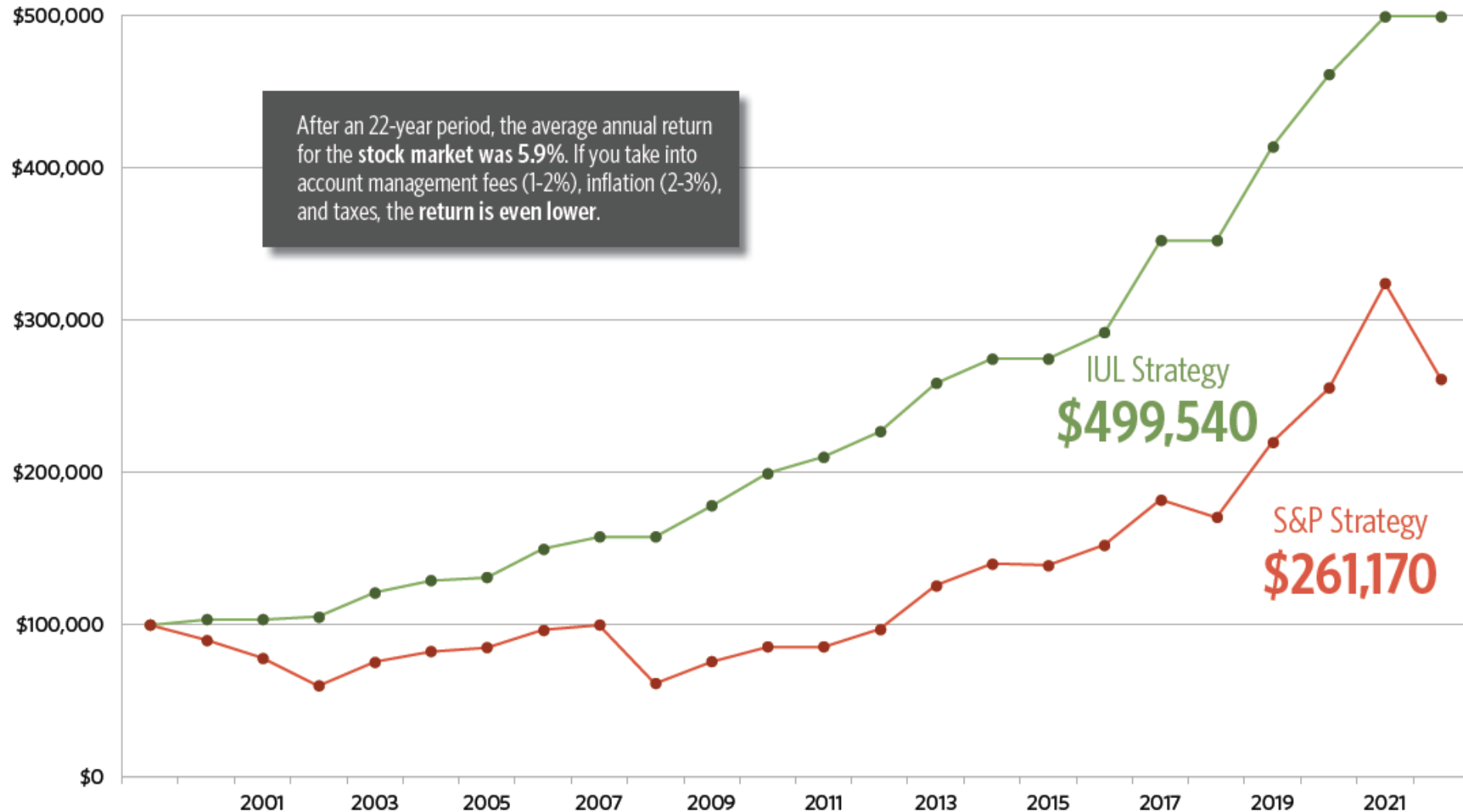
## Tax-Free

Municipal Bonds,  
529 Plans\*, Roth IRA...

# Wealth Vehicles

Wealth Strategies	What You Want	IRA - 401(k)	Mutual Funds	Home	CDs & Bank Savings	Annuities	Real Estate	Indexed Universal Life
Risk	No	Yes	Yes	Yes	No	Possible	Yes	No
Guarantees	Yes	No	No	No	Yes	Possible	No	Yes
Penalties	No	Yes	Possible	No	Yes	Yes	No	Sometimes
Liquidity, Use, & Control	Yes	Possible with Loan or Surrender	Yes	Yes with Equity Line	Yes	Yes Possible Penalties	Yes with Equity Line	Yes
Protected	Yes	No	No	No	No	Determined by State Law	No	Yes
Leverage	Yes	No	No	No Purchased with Leverage	No	No	No Purchased with Leverage	Yes
Tax-Deferred	Yes	Yes	No	No	No	Yes	No	Yes
Tax-Free	Yes	No	No	To IRS Limitations	No	No	To IRS Limitations	Yes
Collateral	Yes	No	Yes	Yes	Yes	No	Yes	Yes
Tax Deductible Payments	Yes	Yes	No	Interest Portion Only	No	No	Possible	No
Disability Benefit	Yes	No	No	No	No	No	No	Yes
Wealth Transfers	Yes	No	No	Yes IRS Limits	No	No	No	Yes

# Actual Performance



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Selling a Story, not a product

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Wealth Builder Process

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Sample Hybrid Case

# Wealth Builder Process



## Taxable

Cash, Savings, CD's, Bonds, 1099  
Income, etc.



## Tax-Deferred

401(k)s, IRAs, 403(b)s, Qualified  
Money, etc.



## Tax-Free

Municipal Bonds,  
529 Plans\*, Roth IRA, Strategic  
Conversions, IUL

# **Step 1: Maximize Roth IRA**

## **Limitations**

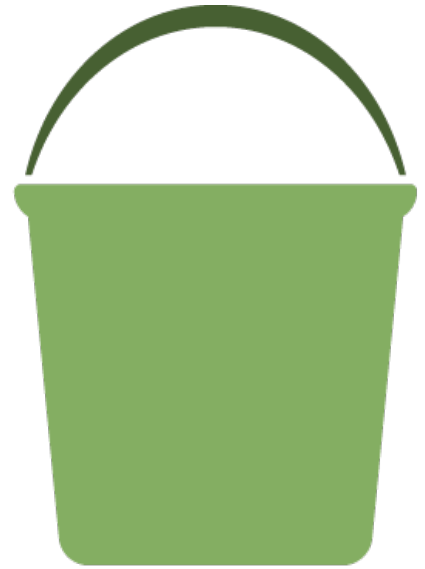
\$6,000 contribution (under 50)

\$7,000 contribution (50 and older)

## **Phase out**

Single - \$129,000 to \$144,000

Married - \$204,000 to 214,000



**Roth IRA  
Contributions**

# Step 2: Maximize Roth 401k

## Limitations

**\$20,500** contribution (under 50)

**\$27,000** contribution (50 and older)

No Phase Out

401k plan must have the option



**Roth 401k  
Contributions**

# **Step 3: “Strategic” Conversion**

## **How Much Should I Convert Each Year?**

**Federal Margin Tax Bracket**

**State Margin Tax Bracket**

**Capital Gains Thresholds**

**Medicare Surcharge Tax**

**Social Security Tax Thresholds**

**Tax Cuts and Jobs Act Sunset in 2026**

# **Step 4: Indexed Universal Life**

## **Rich Person's Roth IRA**

- **NO Contribution Limit**
- **NO Income Phase Out**



**Indexed  
Universal Life**

# **Step 5: Hybrid Premium Finance**

- **No Collateral**
- **No Personal Guarantee**
- **No Interest Rates Payments**
- **No Loan Application**
- **No Loan Underwriting**

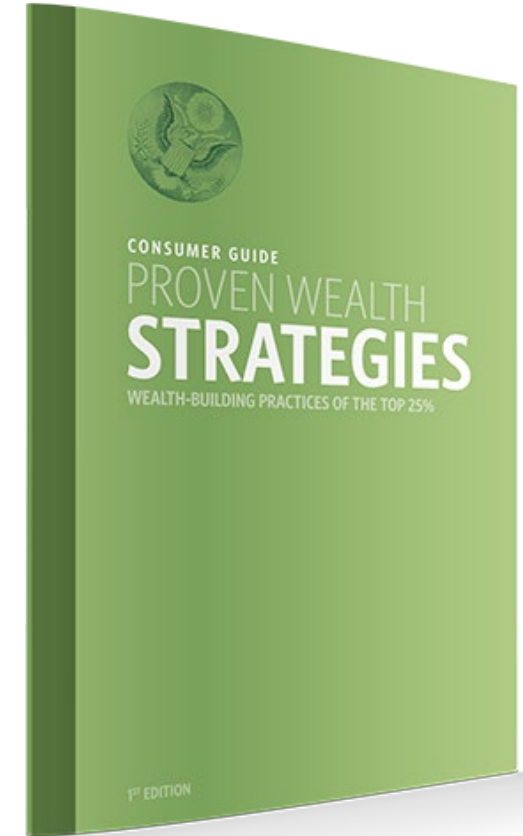


**Leveraged  
IUL**

# Wealth Report & Consumer Guide



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Selling a Story, not a product

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Wealth Builder Process

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Sample Hybrid Case

# High. Earner. Not. Rich. Yet.

## Criteria

- Age 35-55
- 150k Min Income
- 500k net worth

## Goals

- Maintain Lifestyle
- Retire Early
- Appetite for risk/reward

## Risks

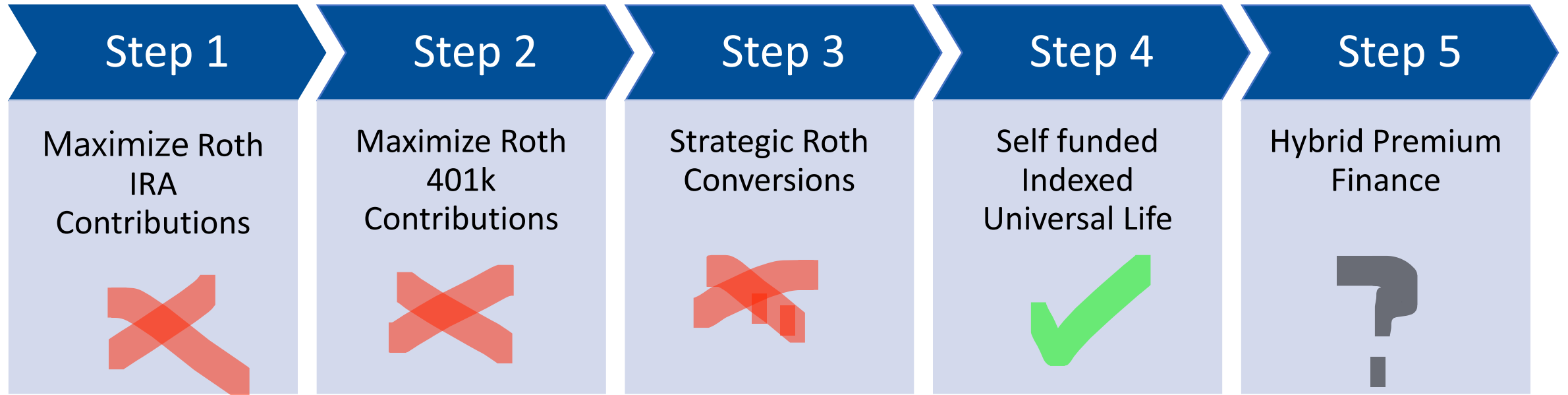
- Tax Concentration
- Tax Rate Increases
- Late to the game

A photograph of a middle-aged couple, Richard and Grace Turner, smiling warmly at the camera. They are outdoors, with a blurred background of green trees and foliage. Richard is on the left, wearing a light-colored button-down shirt, and Grace is on the right, wearing a light blue top. A semi-transparent blue box is overlaid on the left side of the image, containing text about their financial situation.

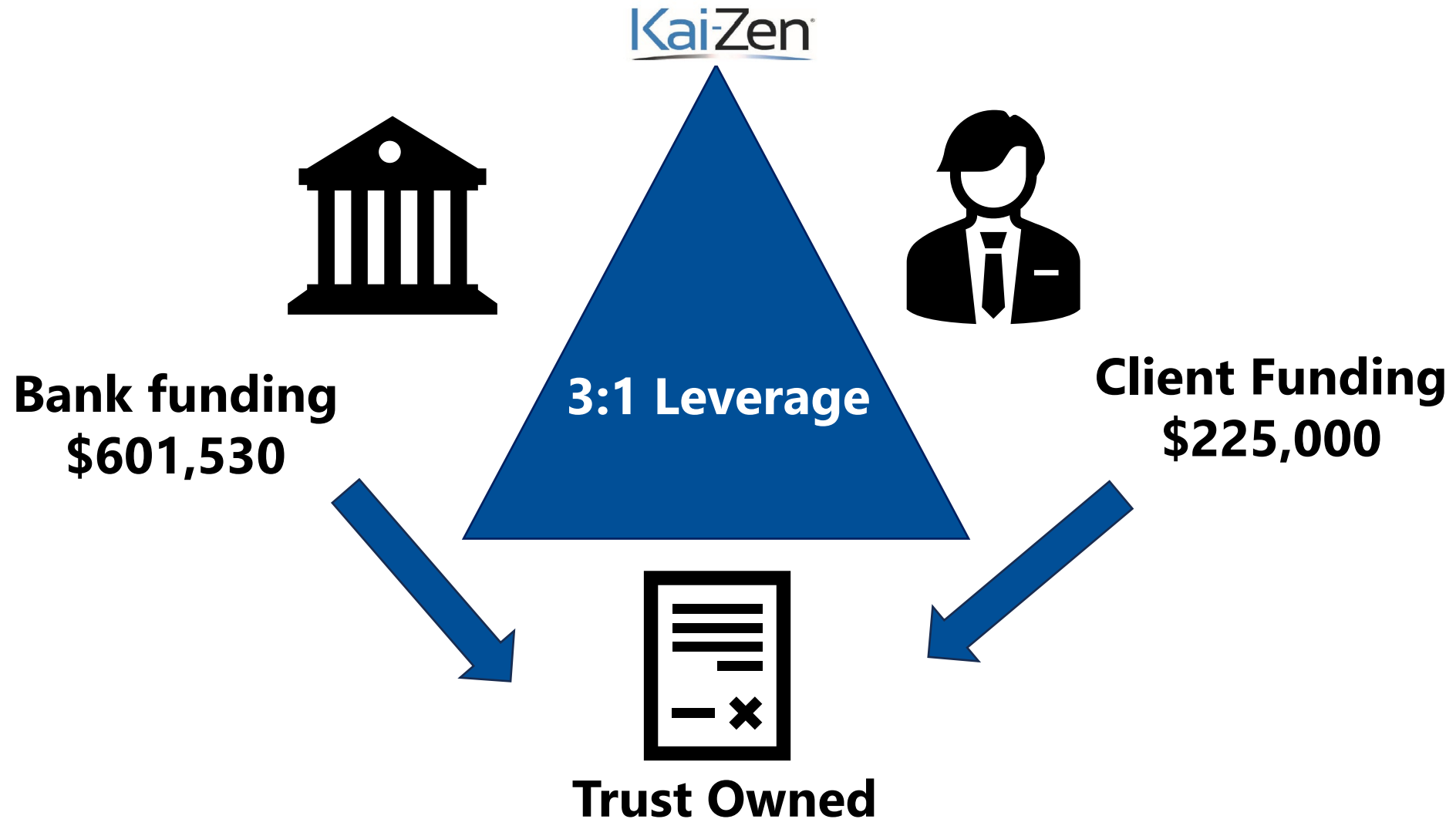
## **Richard and Grace Turner**

- Ages: 45, healthy, 2 kids
- Small Business Owner(s)
- Household Income: 350k
- Retire @ 65
- 401k Top Heavy
- Feels behind the ball

# Wealth Builder Process



# Hybrid Financing



# Power of Leverage

	Self Fund	Kaizen
Contribution Years	\$45,000	\$45,000
Income age 65	\$40,000	\$57,000
Total Income	\$1,040,000	\$1,482,000
Initial Death Benefit	\$650,000	\$1,100,000

# \$45,000 for 5 Years...



**Taxable**



**Self Fund IUL**



**Kaizen**

# Can IUL be Bought vs Sold?

# Absolutely

Is life now better?

- More Income = More Freedom = More Europe Trips

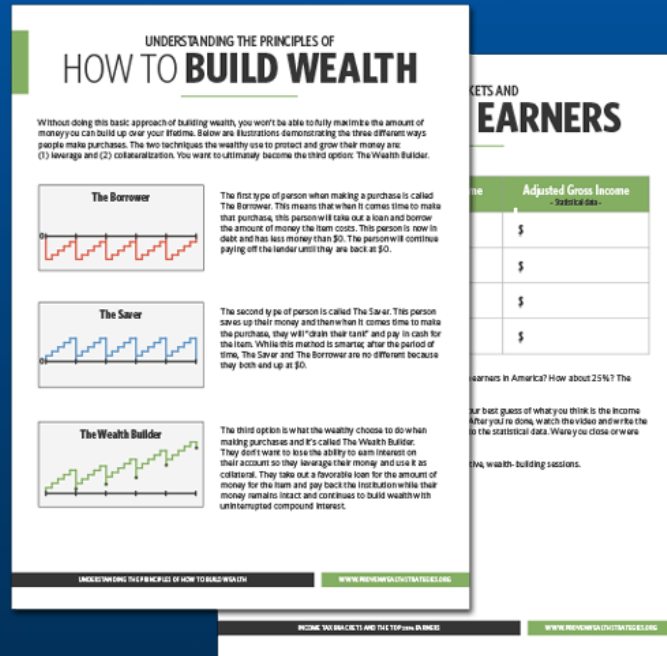
Can their image be elevated?

- Elite 5%, Less capital intensive, Tax efficient

Have consequences been uncovered?

- More Taxes = More Fees = Delayed retirement = Reduced lifestyle?

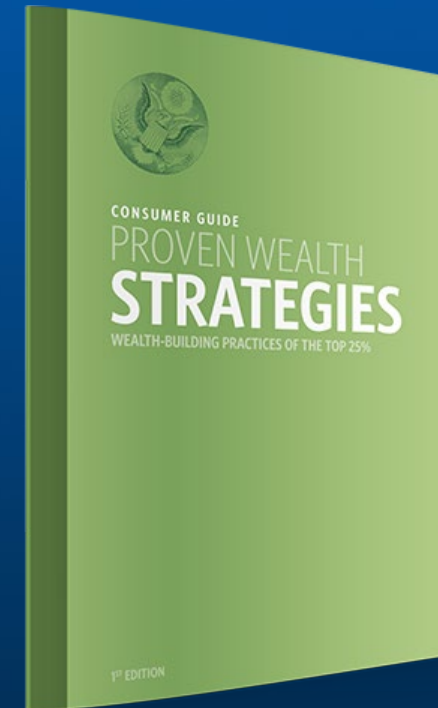
# Kyle@LifePro.com



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## TOOLS & RESOURCES

# Collateral to Help You Close Your Next Case

Watch a LIVE demonstration of the ILIA selling platform and utilize client-friendly educational videos and the "Leverage Estate Preservation" Report branded to you and your business.



# Keep Watching to Learn More!

~~\$500 Value~~  
NO COST!

**SPECIAL OFFER**

# App Bonus Promotion

Stick around until the end of the webinar to discover how you can take advantage of one of our BIGGEST sales promotions of the year.



**Keep Watching to Learn More!**