THE HOUSEHOLD CASH FLOW GUIDE

A simple way to think about the money moving through your household.



LifeSimple

Life Insurance Made Simple

YOU EARN MONEY & YOU PAY BILLS. THEN WHAT?

Your household cash flow works hard.
It covers your mortgage, groceries,
vehicles, taxes, insurance, utilities,
and everything else life throws at you.

For most families, there's one problem:
Most of that money only has
one direction—out.



WHAT IF SOME OF YOUR MONEY BUILT SOMETHING FIRST?

Instead of all your cash flow going out, what if a portion of it could help build a long-term asset for your family?

Certain types of permanent life insurance can provide a death benefit for your loved ones while also building cash value over time.



PROTECTION + CASH VALUE = MORE OPTIONS.

A properly structured permanent life insurance policy can offer:



LIFETIME PROTECTION
A tax-free death benefit for your loved ones.



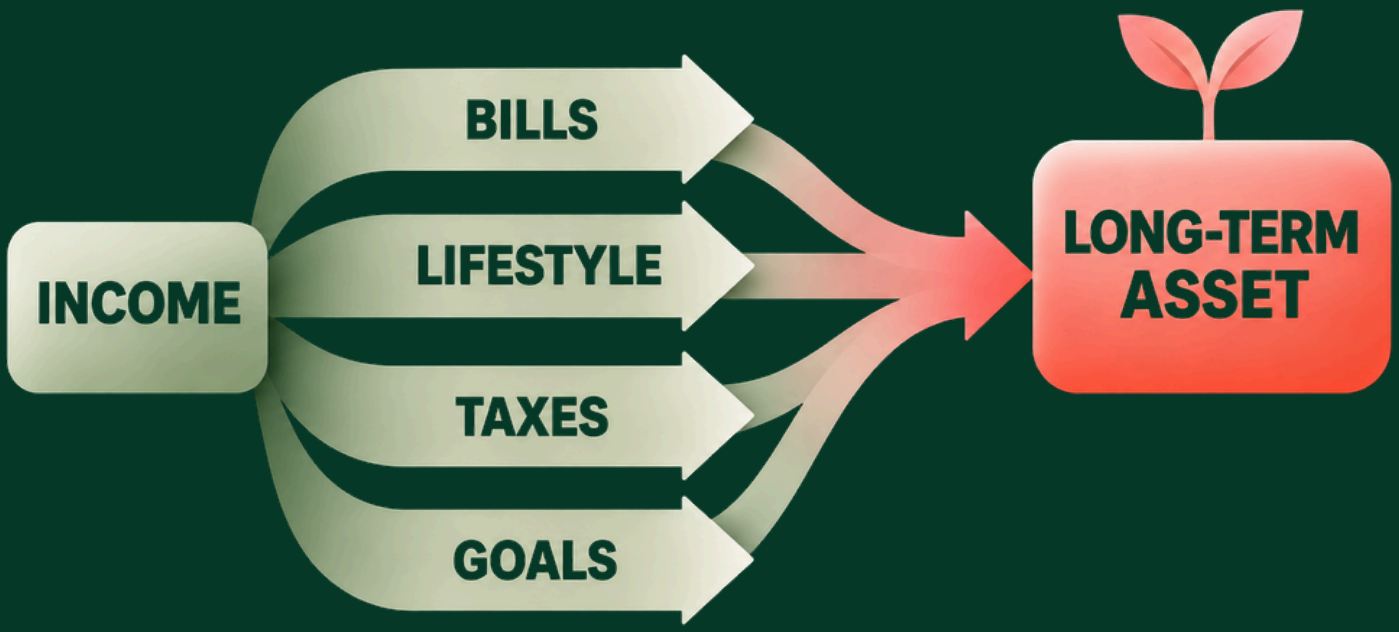
CASH VALUE GROWTH
Policy value that can accumulate over time, based on the policy.



FUTURE FLEXIBILITY
Potential access to policy value later through withdrawals, policy loans, or borrowing using the policy as collateral, depending on the policy & arrangement.

MONEY OUT.
ASSET IN.

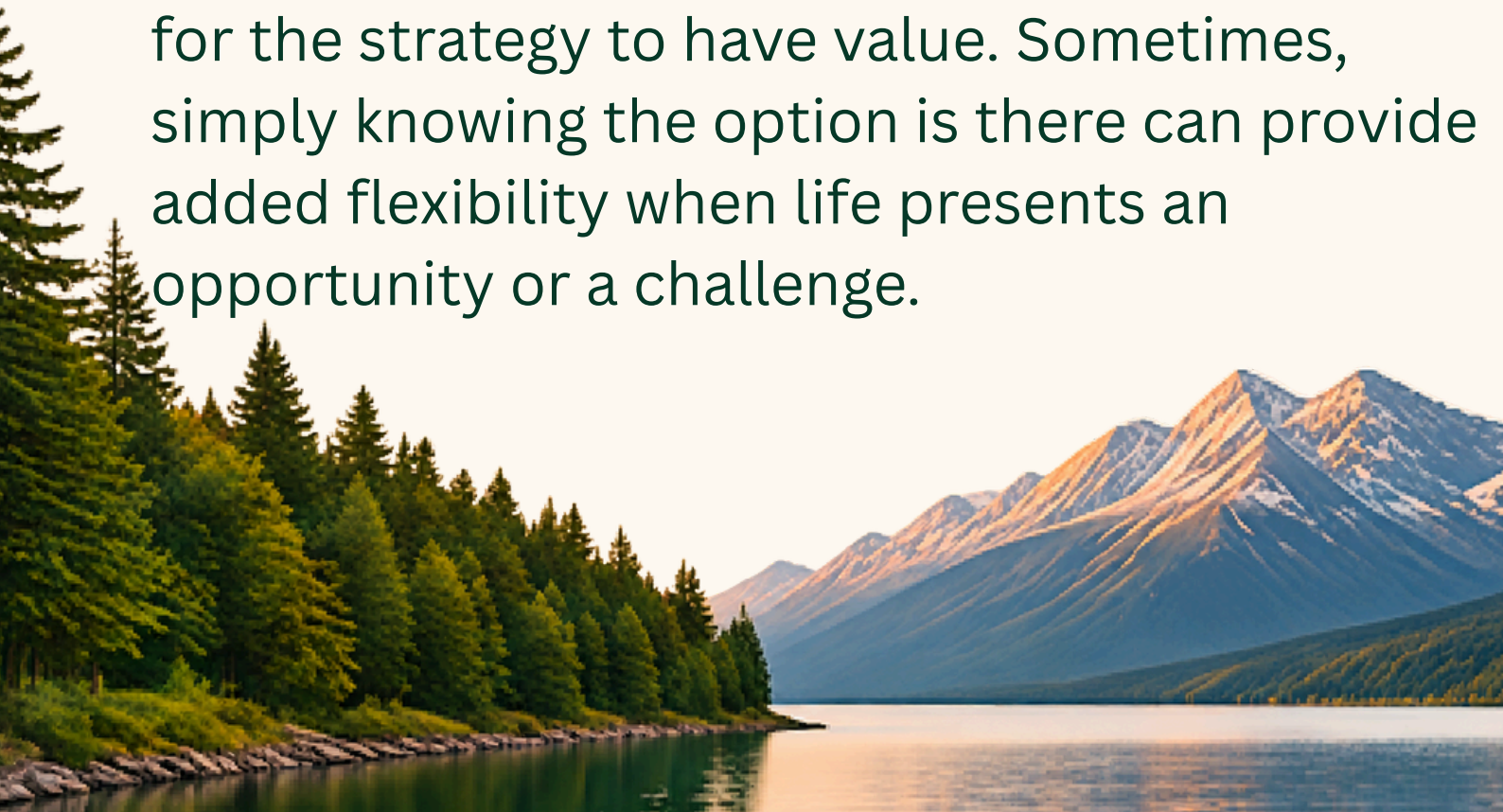
You still pay your bills.
You still enjoy your life.
The difference is that a portion of your cash flow can be directed to something that builds value for your future, instead of disappearing completely.



“HAVING ACCESS DOESN’T MEAN YOU HAVE TO USE IT.”

The cash value in a permanent life insurance policy can be accessed later if needed.

You don’t need to constantly borrow against it for the strategy to have value. Sometimes, simply knowing the option is there can provide added flexibility when life presents an opportunity or a challenge.



COULD THIS FIT YOUR HOUSEHOLD?

This approach may be worth exploring if you:

- Have a long-term time horizon
- Have sufficient disposable cash flow
- Want lifetime life insurance protection
- Are interested in building policy value over time
- Can commit to a consistent strategy

It's not for everyone.

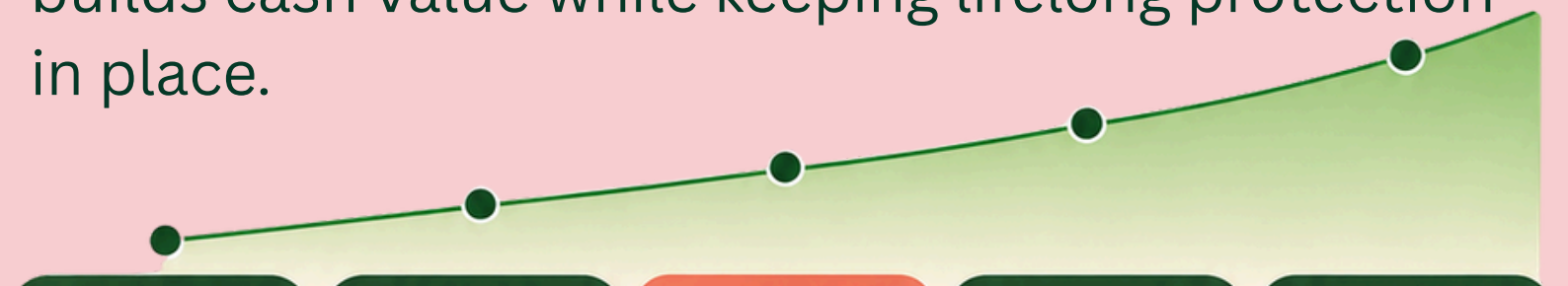
Depending on your goals, timeline & situation, term life insurance, or other strategies may be a better fit. The right solution always depends on your personal circumstances.

MEET SARAH



40 years old • Non-smoker • $500/month

Sarah redirected $500/month from her household budget into a permanent life insurance plan that builds cash value while keeping lifelong protection in place.



Year 1	Year 5	Year 10	Year 20	Year 30
Total contributed **$6,000**	Total contributed **$30,000**	Total contributed **$60,000**	Total contributed **$120,000**	Total contributed **$180,000**
Cash value **$3,901**	Cash value **$26,326**	Cash value **$67,185**	Cash value **$175,272**	Cash value **$337,508**
Death benefit **$320,890**	Death benefit **$338,357**	Death benefit **$372,041**	Death benefit **$478,549**	Death benefit **$644,427**

Illustration for educational purposes only. Based on a 40-year-old female, non-smoker, $500/month. Values include non-guaranteed dividends based on a current dividend scale. Actual results will vary.

YOU WORK HARD MAKE YOUR MONEY WORK HARDER.

You've seen the idea. See if it fits your household.

BOOK A STRATEGY CALL



FAMILY PROTECTION CASH VALUE MORE OPTIONS

LifeSimple

Life Insurance Made Simple