SmartLock™

A Y-UFinancial® Strategy

INSURANCE HEDGE · GET IT AND FORGET IT

Hedge the risk of being uninsured when it counts.

What if you could secure coverage that stays in force for life, can't lapse from a missed premium, and never asks for another payment?

Term coverage runs out, and traditional permanent coverage demands premiums for life or you risk losing it. The Insurance Hedge works differently: you buy your insurance once instead of renting it indefinitely. A single transfer puts coverage in force for life, hedges the risk of being uninsured when it matters most, and leaves a legacy you can pass on, with living benefit access you can use along the way.

THE PROBLEM Protecting your legacy shouldn't depend on never missing a payment.

Term runs out

Outlive a term policy and you walk away with nothing after years of paying premiums.

Premiums never stop

Traditional permanent coverage demands payments for life, and missing them can cost you the policy.

Legacy left exposed

A single emergency can drain savings, leaving families to scramble exactly when they're grieving.

HOW THE INSURANCE HEDGE WORKS

1. **Transfer once**
Move a lump sum into a single-premium policy backed by a 120+ year-old, legal reserve carrier.

2. **Lock it in for life**
Your coverage stays in force for life with no ongoing premiums and no lapsing from missed premiums.

3. **Add as you wish**
Want more protection later? Buy it and add it to your insurance portfolio at your discretion.

4. **Pass it on**
Your beneficiaries receive the insurance value, generally income tax-free, when the time comes.

PREMIUMS	COVERAGE	SAFETY	ACCESS	LEGACY
One transfer, never again	Won't lapse from missed premiums	Minimal risk of loss	Living benefits you can use	Generally tax-free to heirs

THIS MAY BE RIGHT FOR YOU IF

Who the Insurance Hedge is built for

- ✓ You want life insurance you can't outlive or lose to a missed premium.
- ✓ You'd rather make one transfer than pay premiums for the rest of your life.
- ✓ You have a lump sum you want to redirect to protect your family for life.
- ✓ You want living benefit access to your coverage while you're still alive.
- ✓ You want to leave a generally income tax-free benefit to your heirs.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → Will my current coverage still be there when my family actually needs it?
- → Am I renting my insurance, or do I actually own it?
- → What happens to my premiums if I outlive my term policy?
- → Can I access my coverage's value while I'm still living?
- → Which funding source fits me: cash, retirement, equity, or an existing policy?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU