SmartLock™

GROWTH SCREEN · LEVERAGE STRATEGY

A Y-UFinancial® Strategy

Own your money. Don't rent it.

What if your money could stay protected, keep growing, and still be there the moment you need it?

Most strategies make you choose: growth or safety, access or returns. The Growth Screen is built so you don't have to. It shields your money from market risk while it keeps growing, and gives you immediate access to use it however and whenever you need, with no penalties and no fixed payment schedule.

THE PROBLEM Most methods sound good in theory, but nobody knows what the future holds.

Markets aren't guaranteed

Money exposed to the market can shrink in a downturn, with no promise it recovers by the time you need it.

Most coverage never pays

Term and work policies lapse with a job change, retirement, or a missed premium. You rent the coverage, then leave with nothing.

Access disappears first

A job loss, a sudden expense, or simply outliving the policy can cut off access, a risk few people plan for until it's too late.

HOW THE GROWTH SCREEN WORKS

1

Transfer once

Move your money into a long-term, positive-interest environment backed by a 120+ year-old carrier.

2

Watch it grow

Your cash value grows at a contractual rate, uninterrupted, even while you're using it.

3

Access it immediately

Tap your money the moment you need it through collateralized loans. No approval, no set payment schedule.

4

Control the interest

Prepay loan interest to avoid negative compounding and keep your leverage working at full efficiency.

ACCESS	GROWTH	FUNDING	CARRIER	FLEXIBILITY
Immediate, no approval	Continues while borrowed	One single transfer	120+ years, legal reserve	Use it on your terms

THIS MAY BE RIGHT FOR YOU IF

Who the Growth Screen is built for

- ✓ You have money in low-growth accounts (savings, CDs, money market) that could work harder.
- ✓ You want growth without exposing your principal to market risk.
- ✓ You want access to your money without penalties or a fixed payment schedule.
- ✓ You're funding from cash, a retirement account, home equity, or an existing policy.
- ✓ You want one asset that protects your family and builds wealth at the same time.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → How much of my money is exposed to risk I don't need to take?
- → Can I access my money without penalties or interrupting its growth?
- → What happens if I outlive my term or work insurance?
- → Could a single transfer give me growth, protection, and access at once?
- → Which funding source fits me: cash, retirement, equity, or an existing policy?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU