SmartLock™

TRADITIONAL STRATEGIES

Y-UFinancial® Strategies
For Professional Partners

One asset, many strategies. A single SmartLock™ engine adapts to a wide range of client planning needs.

Each strategy below is powered by the same underlying policy, repositioned to solve a specific client problem. Same contractual guarantees, same collateralized access, different applications.

TAX-EFFICIENT LEVERAGE
Reduce retirement account taxes by 40-90% with a system that creates safe growth, handles care needs, and enhances legacy planning.

TEXTBOOK CONTROL
A private capital system clients borrow against on their own terms, recapturing interest instead of paying it to lenders.

GROWTH SCREEN
Protected, growing capital with the majority available to clients immediately and without penalties.

FLEX STREAM
Flexible retirement income clients start, pause, and adjust on their own schedule, free of penalties.

LEVERAGED RESERVE
Cash flow, safety, growth, and leverage from one asset, with capital that keeps working while it's accessed.

INSURANCE HEDGE
Permanent coverage clients own for life, hedging the risk of being uninsured when it matters most.

INVESTMENT HEDGE
A guaranteed, out-of-market counterweight clients borrow against instead of selling in a downturn.

DEBT ARBITRAGE
Positive cash value growth offsets a cash-heavy debt's interest, lowering the client's net interest liability.

BONUS PLANS
Employer-funded, tax-deductible plans that reward staff with an asset they own outright.

STRUCTURE	GROWTH	ACCESS	CARRIERS	TAX POSITION
One transfer, no premiums	Minimum rate + potential upside	Collateralized policy loans	A-rated, 120+ year-old carriers	Tax-deferred, generally tax-free

COMMON FUNDING SOURCES

Ways clients fund any strategy

- ✓ Cash or liquid savings from checking, savings, CDs, or money market
- ✓ A qualified plan loan from a 401(k), repaid via payroll
- ✓ A retirement rollover into a single premium immediate annuity or checkbook Solo 401(k) structure
- ✓ A home equity access program
- ✓ A 1035 exchange from an existing cash value policy

PROFESSIONAL PARTNERS

How advisors use this

- → RIAs adding a non-correlated, guaranteed sleeve outside market risk
- → CPAs and tax professionals structuring tax-efficient accumulation and access
- → Estate and elder law attorneys coordinating trust-owned value
- → Business owners' advisors funding bonus and reserve plans
- → Referral partners placing permanent cash value coverage

Y-UFinancial®
LET YOUR WHY EMPOWER YOU