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 system, repositioned to solve a specific client problem. Same contractual guarantees, same collateralized access, different applications.

ASSET BOOST
A contractually guaranteed bonus added on top of a client's transfer, boosting the starting value their money grows from.

ANNUITY ACCESS
Reposition an annuity for liquid access to its value, get ahead of its tax exposure, and add risk, care, and legacy protection.

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

TAX-EFFICIENT LEVERAGE
Reduce retirement taxes by 40-90% with a system that also maximizes growth, custodial care, and legacy planning.

STRUCTURED INCOME
Turn retirement accounts or savings into documented income that can help clients qualify for any income-dependent loan.

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

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

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 a 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 from a 401(k), IRA, annuity, or any other eligible retirement account
- ✓ A home equity access program
- ✓ A 1035 exchange from an existing post-tax annuity or 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 trusts
- → Business owners' advisors funding reserve plans
- → Referral partners placing permanent cash value coverage or any strategic solution

Y-UFinancial®
LET YOUR WHY EMPOWER YOU

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