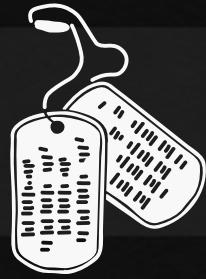


THE VETERAN WEALTH MULTIPLIER



Your Financial Mission Plan for
Life After the Military



VICTORY-X
FINANCIAL

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Welcome and Mission

Welcome to your free training guide on the **Veteran Wealth Multiplier**. I'm Dan Farnsworth, founder of Victory-X Financial and a proud 23-year Navy veteran. Thank you for your service and sacrifice.

You're likely approaching military retirement, already separated, or actively planning your civilian life. This can bring excitement, but also uncertainty.

I've been there. I learned that military benefits alone aren't always enough; taking control of my financial future was essential.

That's why I created Victory-X Financial and the **Veteran Wealth Multiplier** program: to provide veterans with smart, secure wealth strategies. We help protect what you've earned and grow it for generations. Standard retirement advice often misses the unique financial challenges of civilian transition.

As a veteran, I understand the complexities of military benefits, pension tax implications, and gaps in traditional financial planning for service members. This guide reflects my commitment to ensuring those who served our nation have the tools for financial freedom.



Dan Farnsworth
USN (Retired)
Founder, Victory-X Financial



The Five Pillars of Financial Freedom

At Victory-X Financial, we focus on five battle-tested pillars that form the foundation of true financial freedom for military retirees and veterans. These strategies are specifically designed for those with military backgrounds.

Legacy Planning

Ensuring your impact lasts beyond your lifetime

Wealth Building

Using smart strategies that grow over time

Tax Efficiency

Legally reducing what you owe

Income Security

Making sure your money lasts as long as you do

Family Protection

Ensuring your loved ones are secure no matter what

Each pillar addresses a critical aspect of your financial future. **Family Protection** ensures your loved ones are cared for, no matter what life brings. **Income Security** guarantees your retirement funds won't run dry, even into your 90s or beyond.

Tax Efficiency minimizes your tax burden, keeping more of your hard-earned benefits. **Wealth Building** uses intelligent investments that grow steadily without unnecessary risk. Finally, **Legacy Planning** ensures your values and assets continue for generations.

These pillars work in harmony to create a comprehensive financial strategy, moving beyond mere retirement survival. They position you for financial power, control, and lasting impact—exactly what America's heroes deserve after serving their country.

Why I Do This



After 23 years as a Naval Cryptologic Warfare Officer, I witnessed fellow service members struggle with financial planning. This ignited a deep interest in personal finance—not just as a hobby, but as a mission to empower those who served.

I pursued licensing, trained with experts, and discovered strategies like Infinite Banking and Indexed Universal Life (IUL). These time-tested approaches, commonly used by the wealthy, were virtually unknown within the military community.

I quickly recognized the significant gap between these powerful wealth-building tools and the limited financial education available to military personnel.

This realization fueled my desire to continue serving. While my military career protected America's interests abroad, I saw an opportunity to help veterans protect their financial futures at home. This led to the birth of Victory-X Financial.

The name "Victory-X" signifies the multi-dimensional financial victories we help clients achieve. Just as military strategy coordinates various battlefronts, comprehensive financial planning addresses multiple aspects of your well-being simultaneously.

Victory-X is my commitment to sharing these strategies with veterans ready to build wealth and create a lasting legacy. It's about giving back to the community that shaped me and ensuring my brothers and sisters in arms have access to transformative financial knowledge. This is more than a business—it's a continuation of service.

The Limitations of Traditional Military Benefits

While standard military benefits like pension, SBP, VGLI, and TSP provide a foundation, relying solely on them can leave significant financial gaps. Let's examine each closely:



Military Pension

Reliable income, but fully taxable and doesn't automatically pass to non-spouse heirs. Purchasing power diminishes due to inflation despite COLA.



Thrift Savings Plan (TSP)

Low-cost investment with market risk and limited choices. Withdrawals are taxed as ordinary income. Required Minimum Distributions can force unwanted taxable withdrawals.



VA Compensation

Income is limited and offers no legacy benefits. It stops immediately upon the veteran's passing, leaving families unprotected.



Survivor Benefit Plan (SBP)

Steep 6.5% cost from pension. Benefits only your spouse, is taxable, and provides nothing if your spouse predeceases you.



Veterans Group Life Insurance (VGLI)

Premiums dramatically increase with age, becoming very expensive when needed most. No cash value or return if you outlive the policy.

These benefits, though well-intentioned, are often insufficient for true financial security and generational wealth. Many veterans discover too late their significant limitations, impacting retirement quality of life and legacy building.

Understanding these gaps is crucial for building a comprehensive financial strategy. The following sections will detail weaknesses in SBP and VGLI, then introduce the **Veteran Wealth Multiplier** solution designed to address these challenges.



The Missing Pension: Why Every Veteran Needs a Private Pension

Most Americans believe that if you serve your country, you automatically earn a pension. That used to be true, but today, only about **20%** of service members earn one. This means over **80%+** of veterans leave the military with no lifetime pension at all.

The Problem



80%+ Veterans Have No Pension

Most veterans leave the military without a lifetime pension, creating a significant financial gap.



Pension Not Personally Owned

Even for those with a military pension, it's subject to federal budgets and political changes, not personal control.

The Solution: Your Private Pension



You Own It

A private pension is your personal asset, fully controlled by you.



Tax-Free Income for Life

Enjoy predictable income that can be 100% tax-free in retirement.



You Control It

Manage your financial future without relying on external entities or political changes.



Protected from Market Crashes

Your private pension is backed by contract, offering stability and security.

At Victory-X Financial, our mission is to help veterans build private pensions that they personally own and control, providing a predictable, protected income stream.



Market Reality: Why Market Risk Is the Enemy of Retirement

Most veterans are told to grow their money through traditional investment vehicles: TSP accounts, 401(k)s, IRAs, and stock market funds. Financial advisors present these as the path to retirement security — emphasizing long-term growth and compound returns.

That approach works beautifully... until it doesn't.

The fundamental problem is that traditional retirement accounts expose you to unlimited downside risk while offering no guaranteed protection. You're told that "time in the market" will smooth out volatility — but that advice ignores one critical reality:

Timing matters enormously when you're approaching or living in retirement.

Your 30s & 40s

Market crashes can be recovered from.

Your 50s, 60s & Retirement

Same crashes can permanently destroy your retirement.

- ☐ This is known as **sequence-of-returns risk** — the silent killer of retirement income.



What History Actually Shows

Let's examine what really happened to veterans with \$500,000 in TSP, IRAs, or 401(k)s during recent market downturns.

2008 Financial Crisis
-38.49%

2022 Market Correction
-18.11%

2000–2002 Dot-Com Crash
-45% over three years

What that means in real dollars:

Starting Balance	2008	2022
\$500K	\$307.5K	\$409K

If you were already retired and taking income, that money didn't "come back." You had to withdraw from a falling account — locking in losses forever.

- ❑ That is **sequence-of-returns risk** — and it is the number-one reason retirees outlive their savings.



The Hidden Tax Trap

Traditional retirement accounts don't just expose you to market risk — they also expose you to tax risk.

TSP

401(k)

Traditional IRA

All taxed as ordinary income

- ❑ And once you hit age 73, the government forces withdrawals through Required Minimum Distributions — whether you need the money or not.

That means:

Higher tax brackets

More Social Security taxation

Higher Medicare premiums

Less control over your income

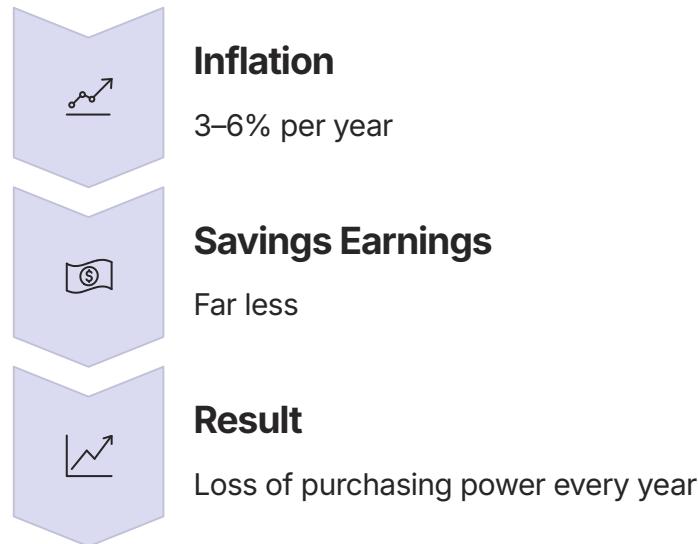
You took all the market risk. The IRS takes a permanent cut of your retirement.



Why "Safe" Savings Still Fail

Many veterans keep large balances in savings accounts, CDs, or money market funds because they don't want to lose money.

That instinct makes sense — but it quietly creates a different danger.



Your money may not go down...

...but what it can buy does.

- Savings protect dollars. They do not protect your lifestyle.**

To build real retirement security and legacy, you need growth without risk — not stagnation.



The Breakthrough: Protected, Tax-Free Compounding

The most powerful wealth strategy is avoiding losses while capturing gains.

When your money:



Never goes down



Never gets taxed
as income



Never gets interrupted by crashes

It compounds faster than any traditional investment account.

That is the foundation of the Veteran Wealth Multiplier.

Veterans can build:

Tax-free wealth

Private pensions

Generational legacy



Without gambling their future on Wall Street.

Introducing the **Veteran Wealth Multiplier**

For military retirees and veterans, the **Veteran Wealth Multiplier** offers a superior financial strategy. This comprehensive approach uses properly structured Indexed Universal Life (IUL) insurance, tailored to the unique needs of those who have served our country.

Permanent Life Insurance

Unlike VGLI, **Veteran Wealth Multiplier** provides lifelong coverage. It never expires and doesn't become prohibitively expensive. Premiums can remain level or decrease, and your death benefit is guaranteed for life.

Tax-Free Retirement Income

Access your policy's cash value via tax-free loans and withdrawals. This supplements your pension and creates a diversified income stream, potentially reducing your overall tax burden in retirement.

Accessible Cash Value

Build liquid assets available for any purpose: emergencies, education, or major purchases. Unlike traditional retirement accounts, there are no age restrictions or penalties for access.

Market Protection

Enjoy growth potential linked to market indexes without the risk of market losses. Your cash value is protected from downturns while participating in upside potential, ensuring financial stability.

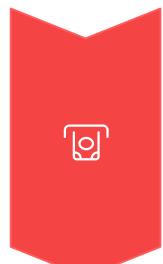
The **Veteran Wealth Multiplier** integrates key benefits found in a Roth IRA (tax-free growth), a long-term care policy (living benefits), a family trust (structured ownership), and a permanent death benefit—all in one solution.

This approach powerfully complements existing military benefits by addressing their limitations. It provides tax diversification alongside your taxable pension, lifetime protection beyond VGLI, and spousal security that's more flexible and cost-effective than SBP.

Each **Veteran Wealth Multiplier** plan is a customized strategy. It's tailored to your specific needs, goals, health, and budget, maximizing benefits and minimizing costs. It builds a financial fortress to protect what you've earned and grow it for generations.

Why IUL Is a Game Changer

Indexed Universal Life Insurance (IUL) is a game-changer for military retirees and veterans. Its key advantages form the cornerstone of the **Veteran Wealth Multiplier** strategy, addressing the limitations of traditional military benefits.



Tax-Advantaged Growth

Cash value grows tax-deferred and can be accessed tax-free via policy loans and withdrawals. This offers a significant advantage over taxable accounts and traditional retirement plans, especially for higher tax brackets in retirement.



Protected Principal

Your cash value is protected from market downturns. While growth is linked to market indexes, your principal is secured against losses, providing unmatched peace of mind and stability.



Asset Protection

In most states, life insurance cash values and death benefits are protected from creditors and lawsuits. This creates a financial fortress around your assets, unmatched by other investment vehicles.



Living Benefits

Access accelerated death benefits for chronic or terminal illness, offering self-funded long-term care. This protects your retirement savings from healthcare costs.

Properly structured, IUL expands your pension with living benefits, long-term care options, and tax-free retirement income. This creates flexibility and options traditional planning can't match.

Many clients use IUL beyond basic protection, such as a college fund for children or grandchildren. Others access policy loans for business capital or to self-finance major purchases like vehicles or home improvements, avoiding bank interest.

The vast flexibility of IUL adapts to your changing needs throughout life. Combined with its tax advantages and protection features, IUL truly acts as a financial Swiss Army knife for veterans maximizing potential and minimizing risk.

The Power of Proper Design

The true strength of the **Veteran Wealth Multiplier** lies in its design. A custom-structured Indexed Universal Life policy performs far better than a standard product. Our design process demands deep expertise, focusing on optimizing the policy for your unique needs, not just maximizing agent commissions.

At Victory-X Financial, we partner with over 30 top-rated carriers. This allows us to select the best company for your specific situation, considering health factors, premium flexibility, and desired living benefits.

1 Cost Minimization

We structure policies to minimize insurance costs, maximizing cash value growth. This often means reducing commissions so more of your premium immediately goes to work for you.

2 Carrier Selection

We match you with carriers whose underwriting strengths align with your health profile. Different companies have varying views on health conditions, impacting your costs and benefits significantly.

3 Index Strategy

We help optimize your index crediting methods. This balances growth potential with stability, tailoring how your cash value grows to your risk tolerance and financial goals.

4 Funding Customization

We design a premium payment schedule that fits your current budget while supporting long-term growth. This ensures your policy remains sustainable throughout your lifetime.

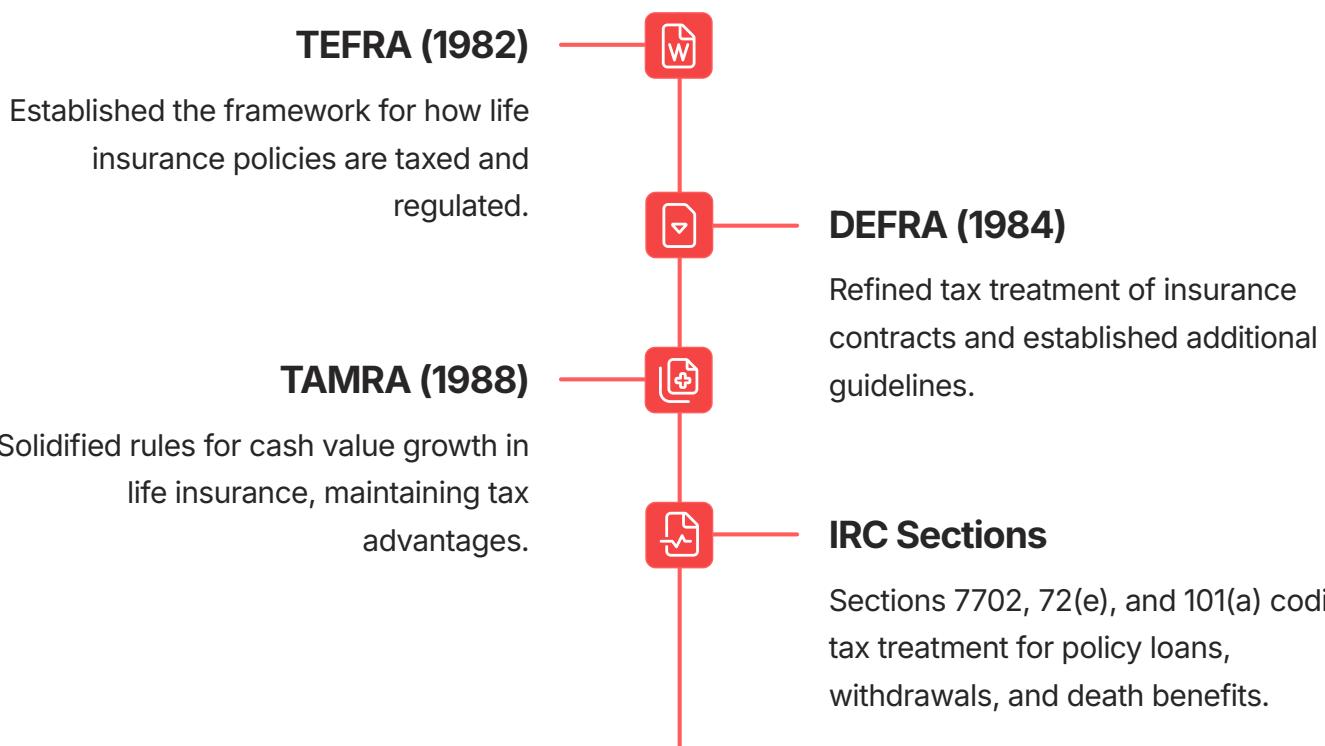
This meticulous design work ensures your plan performs optimally across various economic scenarios. We stress-test each policy against historical market conditions, interest rate changes, and expenses to guarantee robustness.

Our optimization prioritizes growth and performance over commission. While many agents design policies to boost their own earnings, our focus is solely on your financial outcome. This client-first approach means we sometimes recommend designs that reduce our compensation but improve your results.

This attention to detail in policy design sets the **Veteran Wealth Multiplier** apart. It's a customized strategy, precisely tailored to your military retirement, addressing your unique needs and opportunities.

Legal, Legitimate, and Designed to Last

The strategies behind the **Veteran Wealth Multiplier** are not new or experimental. They are firmly grounded in established federal law, tax code, and financial principles that have been in place for decades. This legal foundation ensures these approaches are legitimate financial strategies, not questionable "schemes".



These Congressional acts and IRS code sections were designed to encourage personal financial responsibility. They provide tax incentives for Americans to protect their families, recognizing the social benefit of individual financial security.

These laws have stood for decades and are unlikely to change without significant Congressional action. Even with tax law changes, existing policies typically remain grandfathered, protecting those who have already implemented these strategies. This offers peace of mind that your **Veteran Wealth Multiplier** plan will endure throughout your lifetime.

For military veterans who value stability and long-term planning, this established legal foundation is crucial. You've upheld American laws; now you can benefit from financial strategies that align with those principles, creating security for your family and yourself.

Avoiding Taxes: The MEC Rule

A key rule in designing the **Veteran Wealth Multiplier** strategies is avoiding Modified Endowment Contract (MEC) status. This is crucial for maintaining your policy's tax advantages, a vital aspect for any veteran considering this approach.

A MEC is a life insurance policy funded too quickly, causing it to lose many tax benefits. If a policy becomes a MEC, loans are taxable and may incur a 10% penalty before age 59½, similar to early IRA/401(k) withdrawals.

The IRS's "7-pay test" determines MEC status by limiting premium payments during the first seven years. Exceeding these limits classifies a policy as a MEC, impacting tax treatment for distributions.

Our team at Victory-X Financial optimizes policy design to maximize contributions while remaining compliant. We precisely calculate premium limits to ensure maximum cash value growth without triggering MEC status.



MEC Consequences

A MEC loses tax-advantaged cash value access. Policy loans become taxable income, with a potential 10% penalty before age 59½.

Our Design Approach

We structure policies with calculated premiums to maximize cash value and avoid MEC thresholds, often using specific base premium and paid-up additions.

Ongoing Monitoring

We provide continuous oversight to prevent policy changes, added premiums, or withdrawals from inadvertently triggering MEC status.

We review every detail, ensuring you fully understand how your policy functions now and in the future. This transparency offers clarity and precision for your financial planning.

By expertly navigating these technical requirements, your **Veteran Wealth Multiplier** strategy delivers maximum tax advantages, fully compliant with IRS regulations. This meticulous approach safeguards your financial future, ensuring the strategy performs as intended through retirement.

Case Study: Multiplying VA Compensation for Retirement

WATCH THE VIDEO: <https://youtu.be/ZVTiI9EeCgw>

This case study shows how the **Veteran Wealth Multiplier** strategy allows veterans to use VA compensation to create tax-free lifetime income and a lasting legacy. It highlights redirecting tax-free VA compensation into a designed Indexed Universal Life (IUL) policy.

The Scenario

- 45-year-old married veteran
- 80% VA disability rating
- Monthly VA compensation: \$2,214 (tax-free)

The Strategy

This veteran redirects \$1,000 per month from his VA compensation into a specially designed **Veteran Wealth Multiplier** IUL policy. Key policy features include:

- \$200,000 starting death benefit
- 7%–9% average annual cash value growth
- 100% principal protection – never loses money in a market downturn
- Full liquid access to cash value
- 20-year funding plan





Case Study Results: The Financial Impact

What It Grows Into By Age 65

By implementing this strategy, the veteran transforms a portion of his VA compensation into a robust financial asset:

 \$459,000+	 \$659,000+	 \$43,000 per year
in tax-free cash value, available for any need.	in tax-free death benefit, providing a significant legacy for his family.	in tax-free lifetime income, guaranteed for life.

Once income begins, he also regains access to the \$12,000 per year previously redirected into the policy, plus the remaining \$1,214 per month of his VA benefit. This increases his total tax-free VA-driven income to nearly **\$69,000 annually**.

\$240K \$860K \$338K \$1.19M

Total Contributions	Income Received	Remaining Legacy	Increased Benefit
From redirected VA compensation	Total tax-free income by age 85	Tax-free for his family	Total value generated through the strategy

Including an estimated 25% tax savings over traditional 401(k)/IRA withdrawals, the strategy's true lifetime value approaches **\$1.5 million**.

- Without this strategy, the veteran would only have his monthly VA check. With the **Veteran Wealth Multiplier**, he gains:
 - 6x MORE total value.
 - Zero market risk.
 - Tax-free income for life.
 - A lasting legacy for his family.

Maximizing Your TSP without Risk

WATCH THE VIDEO: <https://youtu.be/lYofaXtAHu8>

Many military retirees and veterans ask about their Thrift Savings Plan (TSP). While it offers low-cost investment options, it has limitations, especially for generating stable, guaranteed retirement income. Let's explore how the **Veteran Wealth Multiplier** can optimize your TSP.

A powerful strategy involves converting a portion of TSP funds into guaranteed lifetime income using Fixed Indexed Annuities (FIAs). These offer advantages that complement your pension and other retirement assets:



Growth Without Market Risk

FIAs link growth to market indexes, but with zero risk of principal loss. This protects your savings from market downturns during retirement.



Tax-Deferred Rollover

Transfer TSP funds to an FIA with a tax-deferred rollover, avoiding penalties or immediate tax consequences. This maintains the tax-deferred status of your retirement savings.



Guaranteed Lifetime Income

Convert savings into a monthly income stream you cannot outlive, regardless of market performance. This provides pension-like security.



Principal Protection

Unlike volatile stock market investments, FIAs shield your principal from market downturns, ensuring retirement security when you need it most.

The result is a predictable, guaranteed paycheck—every month—regardless of market performance. This offers peace of mind and stability that traditional market investments often lack, especially when significant losses are not an option in retirement.

By strategically converting a portion of your TSP, you create a personal pension supplement that enhances your military pension. This approach mitigates market risk and income uncertainty, protecting your retirement savings from market fluctuations throughout your retirement years.

The Ultimate TSP Wealth Upgrade

Many veterans believe their retirement assets are fragmented across various accounts like TSP, IRAs, old 401(k)s, and mutual funds, all inherently vulnerable to market downturns, taxes, and economic uncertainty. The hidden truth is that these separate savings can be strategically unified into a single, robust, and protected wealth system.

By leveraging **Fixed Indexed Annuities (FIAs)** and specialized private pension strategies, veterans can consolidate their hard-earned capital into a powerful engine designed for growth and unwavering protection. This approach effectively combines the potential for growth with absolute safety, often described as achieving "**C-Fund gains with G-Fund safety.**"

How Veterans Turn TSP + IRAs Into a Market-Protected Private Pension

This innovative system allows you to:

- Eliminate all market losses
- Capture significant market upside
- Defer or potentially eliminate taxes
- Create a guaranteed lifetime income stream



- Unlike traditional investments, with FIAs, the insurance company assumes all market risk. This means your account grows when markets are up, but your principal is protected from losses when markets decline. **No losses. Ever.**



Why This Strategy Delivers Unmatched Security



Risk Transfer

Insurance companies absorb all market risk, providing an impenetrable shield for your capital and safeguarding it from economic downturns and market volatility.



Consistent Gains

Gains are consistently credited to your account when markets perform positively, allowing you to capture significant upside potential without direct market exposure.



Loss Protection

Crucially, when markets experience downturns, any potential losses are fully absorbed by the insurer, ensuring your principal investment is never negatively impacted or reduced.



Guaranteed Income

Enjoy ultimate financial stability with income streams that are contractually guaranteed for your entire lifetime, providing predictable and secure cash flow in retirement.

Your Path to Financial Freedom

- You no longer need to gamble with your retirement future. Instead, you gain growth, ironclad protection, and guaranteed income—all integrated into a single, comprehensive solution for your financial freedom.



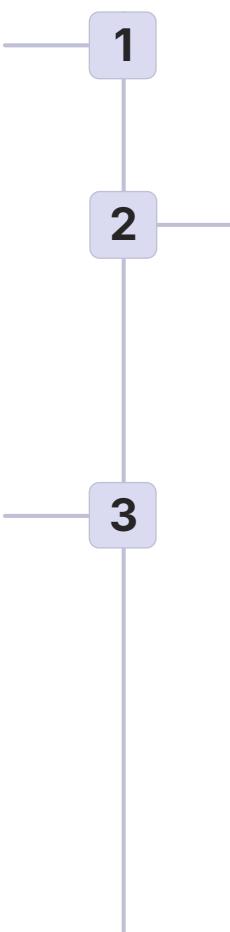
Real Veteran TSP Example

Starting Point (Age 42)

A military couple retires with \$100,000 in TSP, \$300,000 in a joint IRA, and \$200,000 in a spouse's 401(k), totaling **\$600,000** in retirement savings. They strategically consolidate **\$400,000** into a Fixed Indexed Annuity (FIA) for growth and protection.

Pension Activation (Age 62)

The couple activates the income rider on their FIA. From this point forward, they are guaranteed to receive **\$192,000 per year** — for life. This income remains constant, regardless of market performance, their lifespan, or which spouse passes first, providing unparalleled peace of mind.



Accumulation Phase (Age 52)

After 10 years of protected accumulation, their initial \$400,000 has grown to over **\$1.1 million**. All gains are securely locked in, achieved without any market risk. They then roll this into a new income-focused strategy, often with new bonuses and guaranteed growth.

This is a true private pension, meticulously constructed from their own savings, offering security and predictability for their golden years.

Case Study: Turning TSP Into a Pension

WATCH THE VIDEO: <https://youtu.be/ujXUXdqL8Ck>

Let's examine a concrete example of how the **Veteran Wealth Multiplier** strategy can transform TSP savings into guaranteed lifetime income, illustrating its practical application and long-term impact on financial security.



Consider a 55-year-old veteran with \$300,000 in his TSP account who rolls this amount into a Fixed Indexed Annuity (FIA) with an income rider.

By age 65 (10 years later), the income rider value grows to approximately \$660,000. This growth is tax-deferred and principal-protected. At retirement, the veteran begins taking a guaranteed annual income of \$53,000 for life.

Over 20 years of retirement (ages 65-85), this provides \$1,060,000 in total income from the initial \$300,000. The income can increase if markets perform well but can never decrease, ensuring reliable security.

Initial Investment

\$300,000

Income Rider Value at 65

\$660,000

Annual Guaranteed Income

\$53,000 for life

Total Income (20 Years)

\$1,060,000

This approach eliminates the anxiety of stock market uncertainty during retirement. No more worrying about market crashes forcing lifestyle cutbacks. Instead, the veteran enjoys predictable, guaranteed income complementing their military pension.

This case study shows how the **Veteran Wealth Multiplier** helps veterans convert savings into lasting income streams. Combined with IUL policies, it creates comprehensive financial protection for retirement.

Real Veteran Success Stories

Explore real-life case studies of military veterans using **Veteran Wealth Multiplier**. These examples illustrate authentic outcomes, with personal details adjusted for privacy.



The Officer's Strategy

A 40-year-old officer contributes \$500/month to an IUL policy, building significant long-term financial security. By age 68, he has \$420,000 in tax-free cash value, a \$922,000 death benefit, and \$40,000/year in tax-free retirement income, supplementing his pension.

This strategy offers protection during working years and builds a substantial tax-free retirement supplement. Its flexibility allows access to funds for emergencies or opportunities without penalties.

These real-world examples show that time is the greatest multiplier in financial planning. Starting early yields massive results, though it's never too late to implement these strategies.

Veterans in these examples benefit from tax-free growth, protected principal, lifetime cash value access, and permanent death benefit protection. Each policy is custom-designed to fit individual situations, goals, health, and budget.

These stories highlight the potential of the **Veteran Wealth Multiplier** for veterans at various career stages. Your specific results depend on age, health, contribution level, and policy design, but the underlying principles remain consistent.

The Early Starter

A 25-year-old Sailor starts early with **Veteran Wealth Multiplier**, allocating \$750/month. By retirement, her policy projects \$1.7 million in cash value and \$165,000/year in tax-free lifetime income.

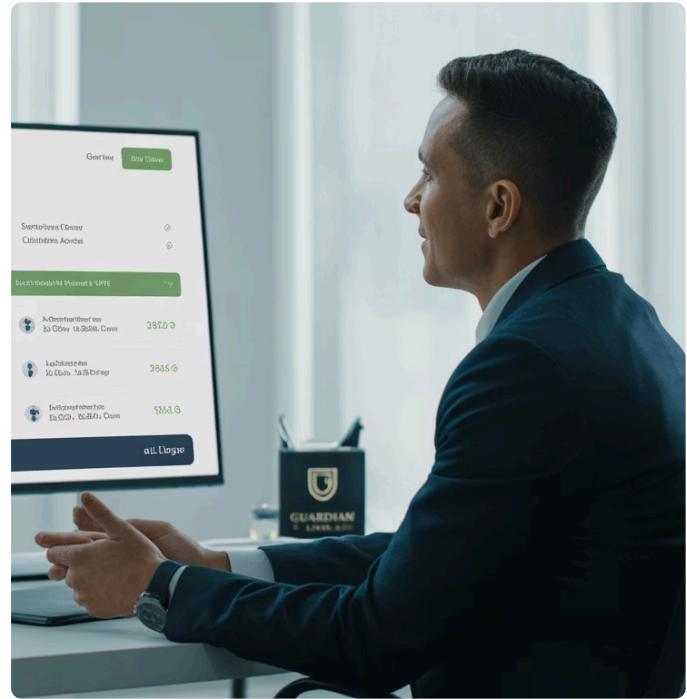
This shows the power of starting early: even moderate contributions can build multigenerational wealth and financial independence far beyond typical retirement plans.

Flexible Design for Every Mission

The **Veteran Wealth Multiplier** strategy is fully customizable to your financial priorities, budget, age, and health, ensuring your plan aligns with your mission objectives.

Veterans prioritizing protection can secure a significant death benefit with minimal funding, like a 38-year-old Soldier funding an IUL with \$250/month for 10 years for a \$500,000 death benefit, ideal for family security.

For those focused on tax-advantaged retirement income, policies are designed with higher premiums to maximize cash accumulation, building a substantial tax-free supplement.



Specific design variations include:

Maximum Protection

Guaranteed death benefit with minimal funding for family security.

Wealth Accumulation

Maximizes cash value growth for tax-advantaged retirement income.

Legacy Creation

Balances lifetime benefits with a significant tax-free inheritance.

Business Application

Provides flexible capital access and potential tax advantages for entrepreneurs.

Whether your goal is to build cash, protect assets, create tax-free income, or leave a legacy, IUL flexibility adapts to your vision.

This adaptability makes the **Veteran Wealth Multiplier** suitable for veterans at any career stage. The key is personalized design that truly addresses your specific needs.

Common Questions, Real Answers

Veterans considering the **Veteran Wealth Multiplier** often have important questions. Here are straightforward answers to the most common ones.



Why haven't I heard about this?

These strategies aren't widely promoted. Wall Street prefers fee-generating products, most advisors lack specialized training, and these approaches require more customization than mass-market products.



Is this legal and compliant?

Absolutely. These strategies are governed by federal tax code (IRS sections 7702, 72(e), 101(a)). Their tax advantages are intentional benefits from Congress to encourage financial responsibility and family protection.



What about fees and costs?

Policies have costs: insurance charges, administrative fees, and expenses. However, in a properly designed policy, these are minimized and outweighed by tax advantages, guarantees, and flexibility. All costs are transparently disclosed.



What about market risk?

IULs and FIAs protect from market downturns. Your principal is guaranteed against loss, while still allowing participation in market gains. This combines growth potential with security, especially valuable for retirees.

Many veterans worry that health issues might prevent qualification. While health is a factor, we partner with over 30 carriers, many offering specialized underwriting for veterans with service-connected conditions. We've successfully designed plans for veterans with PTSD, sleep apnea, diabetes, and other challenges.

At Victory-X Financial, our approach is education-focused. We show you the full picture—benefits, costs, guarantees, and variables—so you can make an informed decision. This transparent, no-pressure method is why many clients come through referrals.

For any unanswered questions, schedule a free consultation. We'll address your concerns and provide the information needed to make an informed decision about the **Veteran Wealth Multiplier**.

Your Next Mission: Freedom

Discover how the **Veteran Wealth Multiplier** works. Our process is simple and transparent, helping you evaluate if this strategy suits your needs, free of pressure.



Discovery Call

A free consultation to discuss your financial goals and current situation.

Health

Assessment

A quick questionnaire to find the best carriers and products for you.

Custom Plan

We build a detailed, personalized strategy for your goals, health, and budget.

Detailed Review

A comprehensive illustration showing your strategy's impact now, in retirement, and for your legacy.

Your Control, Your Decision

You are in complete control throughout this process. We provide education and recommendations, but all decisions are yours. Should you proceed, we guide you from application to policy delivery, ensuring proper setup.

Ready to Take the Next Step?

Book a free strategy call: [CLICK HERE TO BOOK NOW](#)

Thank you for your service and for planning a stronger financial future. You protected America's freedom; now, secure your own. This is Dan Farnsworth with Victory-X Financial—helping America's heroes achieve Financial Freedom.

Ready to Secure Your Dream Retirement?

Discover how the **Veteran Wealth Multiplier** can secure your financial future. Get a free, 30-minute consultation with personalized advice—no obligation.

[**Click Here to Schedule Your Free Call Today**](#)

If you prefer, send me a message on [**INSTAGRAM \(CLICK HERE\)**](#) with the 4-part pre-qual below and I'll tell you if it's worth booking:

1. Retirement status:
 - A) Retiring in next 12 months
 - B) Retired within last 5 years
 - C) 5+ years until retirement
2. Income sources:
 - A) Pension + VA disability
 - B) Pension only
 - C) VA disability only
3. TSP balance:
 - A) Under \$50K
 - B) \$50K-\$200K
 - C) \$200K+
4. SBP decision:
 - A) Haven't decided yet (retiring soon)
 - B) Opted in, want additional coverage
 - C) Opted out, need to replace it

Reply with 4 letters in order (example: AABA).