

# THE VETERAN WEALTH MULTIPLIER



Your Financial Mission Plan for  
Life After the Military



**VICTORY-X**  
FINANCIAL



# Your Financial Mission: Smart Planning for Veterans

You've mastered planning missions, managing risk, and thinking ahead under pressure. You've seen how precision and strategy lead to success. But when it comes to retirement, most veterans get the same general advice as everyone else—advice not always designed for military families like yours.

## **The usual advice probably sounds familiar:**

Put money into retirement accounts.

Cross your fingers that the market does well and taxes stay low.

Hope your savings last throughout your retirement.

This approach is often reactive, not strategic, unlike the planning you did in the military.

## **This guide offers a new path**

—a financial system built just for veterans and military families. You'll learn how other service members are using smart, integrated strategies to:

- Build tax-free private pensions.
- Increase the long-term value of VA compensation.
- Grow TSP savings without direct market risks.
- Turn your wealth into guaranteed income for life.

This isn't about one product. It's about creating a complete financial plan that gives you control, protection, and long-term certainty—the same principles that guided your military service.

# Your Veteran Financial Playbook: Smart Strategies for Your Future

Like a military operation, financial success requires integrated strategies. We've developed four key approaches that work together to optimize your results:

## Tax-Free "Private Pension"

Grow your money without taxes eating away at it, and get tax-free income when you retire.

## Boost Your VA Compensation

Turn your monthly disability payments into a big, lasting inheritance for your family.

## Market Growth, No Big Risks

Enjoy market gains without worrying about big crashes affecting your savings.

## Guaranteed Income for Life

Change your savings into steady, predictable payments that last your whole retirement.

These strategies address common veteran financial challenges:

- **Keep more money:** Smart tax strategies ensure your savings stay with you.
- **Peace of mind:** Less market risk means confidence, even in volatile economies.
- **Steady income:** Dependable payments, regardless of market performance.
- **Protect family:** Ensure loved ones are cared for long-term.

Together, these form a complete financial system tailored for military families, recognizing unique benefits and the need for rock-solid reliability.



# How to Maximize Your VA Compensation's Value

**WATCH THE VIDEO:** <https://youtu.be/ZVTil9EeCgw>

Consider this example:

- 45-year-old married veteran, 80% VA disability.
- Receives \$2,277/month, tax-free.

Normally, this benefit continues for life (~\$1.1M to age 85), but payments stop at death, leaving no family inheritance. With our Veteran Wealth Multiplier strategy, the veteran allocates \$1,000/month of VA compensation to an Indexed Universal Life (IUL) plan until age 65.

## Standard Approach:

- Monthly VA income: \$2,277
- Total lifetime value (to 85): ~\$1.1M
- Benefit stops at death
- No family legacy

## Multiplier Strategy:

- Cash value (age 65): \$476,000
- Tax-free annual income: \$45,000
- Combined annual income: \$72,334
- Total lifetime value: ~\$2.92M
- Family legacy: ~\$343,000

This small, smart change transforms their financial future. By age 65, their IUL plan grows to \$476,000 in tax-free cash, providing an extra \$45,000/year in tax-free retirement income. Combined with their VA compensation, total tax-free retirement income reaches \$72,334 annually.

Considering tax savings (estimated at 25%) and the family legacy, the total lifetime value reaches nearly \$2.92M — almost three times the value of standard VA payments!

# Your Own Tax-Free "Pension": Building Financial Security

Build your own private, [tax-free pension](#), even without a full 20 years of military service, using a special Indexed Universal Life (IUL) plan. These plans are designed to help you:

- Grow your money tax-free
- Access your cash easily
- Protect your savings from market drops
- Benefit from long-term growth without taxes reducing your returns

Let's look at an example: A 35-year-old veteran contributes [\\$500/month](#) for [5 years](#), then [\\$700/month](#) for years [6-10](#), and [\\$900/month](#) for years [11-30](#). Over [30 years](#), total contributions are [\\$288,000](#).

## \$825K

### Tax-Free Cash Value

Your money is ready by age 65,  
fully available when you need  
it.

## \$1M

### Death Benefit Protection

Provides an immediate  
financial safety net for your  
family.

## \$78K

### Annual Tax-Free Income

A personal pension that pays  
you every year in retirement.

By age 65, this veteran has achieved [\\$825,000](#) in tax-free cash and a [\\$1,025,000](#) death benefit for loved ones. Their "private pension" pays [\\$78,000](#) annually in tax-free income for life. If they live to age 85, that's [\\$1.56 million](#) in tax-free income, plus a [\\$600,000](#) tax-free legacy for their family. Considering tax savings, the total lifetime value could reach almost [\\$2.7 million](#) – nearly [ten times](#) their personal contributions!

# Why Max-Funded Design Architecture Matters

## Regular Life Insurance Focus

- Mainly focuses on protecting your family if you pass away.
- Doesn't build much cash value.
- Higher costs for insurance compared to what you invest.
- Less flexible for growing your wealth.
- Harder to access the money you've saved.

## Max-Funded IUL Focus

- Main goal is to grow your money and cash value.
- Designed to build up cash quickly with smart contributions.
- Lower insurance costs through clever planning.
- Very flexible for meeting your wealth goals.
- Easy access to your money through policy loans.

Unlike traditional policies, max-funded IULs are specifically designed to prioritize cash growth. They offer tax-free accumulation, protection against market drops, and easy access to your money, benefits that traditional investment accounts often can't match.

This design helps veterans build tax-free retirement income, shifting the focus from basic insurance coverage to wealth accumulation. By keeping insurance costs low, more of your contributions build cash value, acting like a specialized, tax-free savings account for your future.

# Market-Protected Growth: A Smarter Way to Grow Savings

**WATCH THE VIDEO:** <https://youtu.be/15MmQ4VOZBk>

Modern market-protected strategies offer a new way to save, allowing your money to grow with the market while shielding it from major crashes and common fees. Unlike traditional investments where market drops mean significant losses and slow recovery, these strategies prioritize protecting your principal.

## Traditional Investing

- Full market exposure: losses are immediate.
- A 30% drop requires a 43% gain to recover.
- Management fees apply regardless of market performance.
- Recovery from losses can take years, hindering growth.

## Market-Protected Strategy

- Gains are locked in annually; no losses from future market drops.
- Account value never falls due to market crashes.
- Steady growth, uninterrupted by market swings.
- Accelerates wealth building over the long term.

This built-in protection offers huge benefits for your long-term financial future. Consider two veterans, both with **\$400,000**. Over **20 years**, through various market cycles:

- The veteran with **traditional investments** would face full losses from crashes (e.g., 2008-09, 2020), spending years just to break even after each event.
- The veteran with a **market-protected account** would avoid these crashes, locking in gains and ensuring continuous growth without interruption, regardless of market downturns.

# Real-Life Success: Protecting Your TSP and Growing Your Savings



## Meet a Military Couple

John and Jane, a military couple nearing retirement, took \$400,000 from their TSP accounts. They moved it into a market-protected growth strategy. This choice kept their retirement savings safe from market crashes, while still allowing for growth tied to the market.



## Their 10-Year Results

After ten years, their protected strategy grew to over **\$1.1 million**. Here's what happened:

- They didn't lose money during market downturns.
- Annual gains were "locked in" and couldn't be lost.
- Their account value kept growing steadily, even with market ups and downs.

This protective approach shows its real value when markets are shaky. While their friends with traditional investments saw their accounts drop and fees eat into smaller balances, John and Jane's protected account kept all its previous gains. They had zero impact from market crashes. Their savings never decreased, and their money kept growing without interruption. Best of all, they avoided the stress of watching their hard-earned money disappear during market panics.

This protection is especially helpful for veterans who are close to retirement or already retired. Normally, you might be told to reduce your stock investments as you near retirement, even when you still need your money to grow. Market-protected strategies remove this tough choice. You can aim for growth and have safety at the same time. This means your account can keep a higher growth potential throughout retirement, because the downside protection removes the risk of big losses when you have less time to recover.



# Your TSP and Guaranteed Lifetime Income

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

Think of modern retirement plans with guaranteed income options as a big upgrade from old-fashioned annuities. They're like your own personal pension, specifically designed for military families. These plans give you a steady, reliable income for life, no matter what the stock market does or how long you live.

Understanding the difference between taking regular withdrawals and having a guaranteed income plan is key to a secure retirement:

- **Traditional Withdrawal Plans:** Many people use the "4% rule." This means your retirement income depends directly on the market's performance and how long your savings last.
- **Market Risk:** If the market drops right after you retire, you could quickly lose a lot of your savings. This is called "sequence-of-returns risk."
- **Longevity Risk:** Live a long life? There's a real chance you could outlive your money.
- **Spousal Vulnerability:** If one spouse passes away, the other might see a significant drop in income, making things much harder financially.

## Traditional Withdrawal: What Happens?

Imagine a veteran with \$300,000 in their TSP. Using the 4% withdrawal rule, they'd start with about \$12,000 a year.

- If the market declines early, taking money out quickly shrinks their savings.
- Living longer means they could potentially run out of money.
- Protecting a spouse often needs extra planning and might not be enough.

### Guaranteed Income: A Better Way

Now, let's say that same \$300,000 TSP is put into a modern guaranteed income plan. This could create an income "value" of around \$660,000.

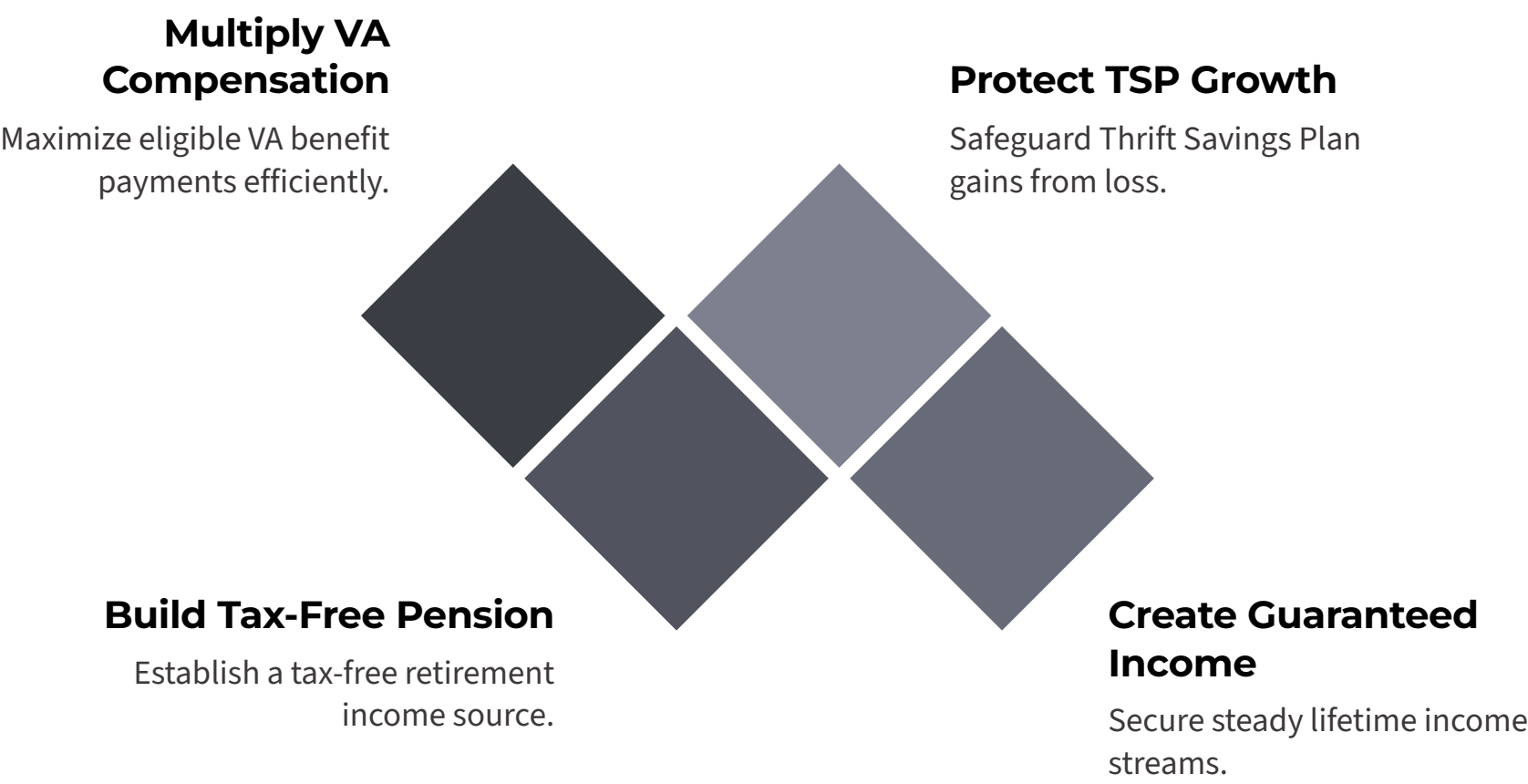
- This plan then generates about \$53,000 annually in guaranteed income for life. That's over four times more than the traditional method!
- Your income continues no matter what the market does.
- For married veterans, this income also continues for the surviving spouse's entire life.

The way this works is different from just taking money out of your account. Your guaranteed payment is based on an "income rider value," which is often much higher than your actual account balance. This payment continues for life, even if your account balance eventually drops to zero. You simply cannot outlive this income.

- Market crashes won't reduce your payments.
- This gives you true pension-like security: a predictable, guaranteed income that keeps you financially stable throughout retirement, no matter what happens in the economy.

For married veterans, these plans include provisions so that if you pass away first, your surviving spouse continues to receive the same guaranteed income for their lifetime. This solves a major problem in traditional retirement planning, where surviving spouses often face significantly less income at a time when they need financial stability the most.

# Your Integrated Retirement Plan: A Quick Look



When veterans use this all-in-one system, they get much better results than with separate, traditional methods. This complete approach tackles every part of retirement planning for military families, covering:

- [Saving money tax-free](#) while working
- [Protecting investments](#) from market crashes
- Getting a [guaranteed income](#) for life, like a personal pension
- Making sure your family's financial future is [secure](#)

Here’s how the key parts work:

<p><b>Tax-Free Pension Strategy:</b></p> <p>This helps you build significant wealth that grows without taxes and gives you tax-free income in retirement. This removes one of the biggest money-eaters for most Americans.</p>	<p><b>VA Compensation Multiplier:</b></p> <p>This strategy turns your monthly disability payments into a much larger, long-term family legacy. It can often triple or quadruple the total value of these benefits over time.</p>
<p><b>Market-Protected Growth:</b></p> <p>You can gain from market growth while avoiding big losses from crashes. This helps your wealth grow without the devastation market downturns can cause.</p>	<p><b>Guaranteed Lifetime Income:</b></p> <p>Your savings turn into predictable, pension-like payments that continue for your entire life, no matter what the market does or how long you live.</p>

Think of this as one united mission plan, not just a bunch of separate financial products. Each part strengthens the others, making the whole system more powerful. For example:

- [Tax-free income](#) reduces taxes on your other earnings.
- [Protected growth strategies](#) keep your money safe so it can later provide guaranteed income.
- [VA compensation multiplier strategies](#) build lasting wealth while keeping your current income stable.

This integrated method provides much better results compared to older, separate planning strategies that deal with each retirement challenge on its own.

# Command Decision Brief: Your Next Strategic Move

You've now learned how veterans are using smart, coordinated strategies to build tax-free wealth, protect their savings from market ups and downs, and create financial security that lasts a lifetime, much like a military pension. The way you plan for retirement, whether with traditional methods or this integrated approach, often makes a huge difference in whether military families achieve true financial independence or face uncertainty later in life.

Every strategy needs to be custom-made for you. Here are some factors we consider:

- Your age helps us set timelines and choose the best strategies.
- Your income sources (like military retirement, VA compensation, civilian jobs, TSP, or other pensions) guide how we put the strategy into action.
- Your health can influence what insurance options are available.
- Your retirement goals and timeline help us decide how much you should contribute and what to focus on first.
- Your family situation helps us plan for your spouse's protection and legacy needs.

01	02	03
<b>Discovery Call</b>	<b>Strategy Design</b>	<b>Detailed Review</b>
We'll have an initial chat to understand your current situation, income, savings, when you plan to retire, and what your main financial goals are. There's no pressure or obligation—just a friendly conversation to see if these strategies are a good fit for you.	If it feels like a good match, we'll design a custom strategy just for you. We'll look closely at which parts of the strategy will give you the most benefit. We'll show you what the potential outcomes could be, based on your age, how much you can contribute, and your retirement timeline.	We'll go over all the recommended strategies, expected outcomes, and what's involved in putting them into practice. We'll answer all your questions, making sure you fully understand everything before you make any decisions.

☐ This whole process is similar to how you'd plan an important mission: gather information, understand the situation, create a plan, and review it carefully before you act. There are no high-pressure sales tactics or obligations to proceed—just professional planning to help you see if these approaches can help you achieve your financial goals.

Book Your Free Strategy Call

# Optional Pre-Check: Is This For You?

If you'd like a quick look before scheduling a full strategy call, you can share some key details. This helps us quickly see if these strategies are a good fit for you and how much they might benefit you. Our pre-check process will help you decide if a detailed strategy session is worthwhile for your specific situation.

This optional step saves you time. It helps us quickly figure out if these strategies match your needs. For some, these strategies are an excellent fit and offer great potential benefits. For others, they might not be the best match. A quick pre-check ensures you don't spend time on approaches that aren't right for you.

## Send us a direct message with:

- Your current status (active duty, veteran, retired)
- Your main income sources (military retirement, VA compensation, civilian job)
- Your approximate TSP or IRA balance
- Your Survivor Benefit Plan decision (if applicable)

We'll reply to let you know if your situation seems like a good fit for a full strategy call, based on these approaches and the potential benefits for you.

❏ Remember, this pre-check is completely optional. You can always book a full strategy call without doing this first. The choice is yours! Some veterans like to know it's a good match before diving into a detailed call, while others prefer to jump straight into discussing their full strategy. We're happy to work with whatever you prefer.