



THE FINANCIAL POCKETKNIFE®

Premium \$ (Flexible)

PROTECTION

Permanent Life Insurance
(Up to age 121)

Tax Free Death Benefit

Bypass Probate

Multiple Settlement Options

Living Benefits

Critical

Chronic

Long Term Care

Terminal

SAVINGS

Interest

Based on Market Index

Downside Market Protection

Liquidity

Withdrawal

Loan

Favorable Rates

No Payback Required

Tax Advantaged

After Tax Contributions

Tax Free Accumulation

Tax Free Distribution via Policy Loan

No premature distribution penalty

No minimum required distribution

Creditor Protected

Indexed Universal Life Insurance
(Asset Accumulation, Protection, Flexibility)

For conceptual purpose only. Assumes specific structure and funding. Not all features are available with all carriers. ISC does not provide tax or legal advice. You should request a detailed, personalized illustration before submitting an application.