

WHOLE LIFE VS IUL



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Whole Life vs. IUL: Which Fits Your Retirement Goals?

A plain-language comparison to help you build cash value for retirement while protecting your family with a death benefit — without the jargon.

Short answer: Whole life insurance offers guaranteed, fixed cash-value growth. Indexed Universal Life (IUL) offers higher growth potential tied to a market index, with a floor that protects against loss. The right fit depends on how much certainty you need versus how much growth potential you're willing to trade a guarantee for.

The Real Difference, Side by Side

Feature	Whole Life	IUL
How cash value grows	Guaranteed, fixed rate (plus potential dividends)	Tied to a market index, with a cap and a floor
Downside protection	Fully guaranteed	Floor protects against index losses (often 0%)
Growth potential	Lower, but certain	Higher potential, but capped
Best for	Those who want certainty above all else	Those who want more growth potential without direct market risk

5 Questions Worth Asking Yourself First

1. How much guarantee do I need to feel comfortable with this decision?
2. Am I comfortable with a cap on my upside in exchange for downside protection?
3. When do I realistically expect to start drawing on this cash value?
4. Do I fully understand the costs and fees built into this type of policy?
5. What happens to my death benefit if I take a policy loan and don't repay it?

How Cash Value Actually Works

A portion of every premium you pay goes toward the policy's cash value, which grows over time on a tax-deferred basis. Later in life, you can generally access that value through policy loans or withdrawals — often income-tax-free if the policy is structured and managed correctly — giving you a supplemental resource alongside other retirement savings. Meanwhile, the death benefit stays in place for your family, regardless of when you pass away.

Ready to See What Fits Your Situation?

We'll walk through your specific goals, risk comfort, and timeline — no pressure, no obligation. Get a free quote or schedule a call below.

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