

Probate-Proof Your Legacy with an IUL

A Simple Guide to Protecting and Passing on Wealth Smoothly

What Is Probate?

Probate is the legal process of validating a will and distributing a deceased person's assets. It often causes:

- Delays (can take months or even years)
- Legal fees and court costs
- Public exposure of your estate and beneficiaries
- Family stress and disputes

How an IUL Helps Avoid Probate

An Indexed Universal Life Insurance (IUL) policy is a powerful tool that helps bypass the probate process:

Direct Beneficiary Payouts

The death benefit from an IUL goes directly to your named beneficiaries-fast, private, and without court involvement.

Immediate Liquidity

Your loved ones receive tax-free funds within days, helping cover funeral costs, debts, or ongoing living expenses-without waiting for probate.

Privacy Protection

Probate is public, but an IUL keeps your wealth transfer private, shielding your heirs from potential legal challenges and unwanted attention.

No Delays, No Hassle

Unlike wills and other estate assets, an IUL transfers benefits quickly, bypassing red tape and avoiding costly legal delays.

Bonus Benefits of an IUL

- Tax-Free Retirement Income through policy loans

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- Market-linked growth with downside protection
- Flexible premiums and coverage options
- Cash value growth you can access while living

Work With a Licensed Professional

IULs must be properly structured to be probate-proof and to maximize living and legacy benefits. That's where we come in.

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