

# Script 1: The Secret Tax Benefits of Life Insurance Nobody Talks About

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## THE HOOK (0:00-0:30)

"Here's something your CPA probably never told you — life insurance is one of the most powerful tax shelters legally available to everyday Americans. Not just for the wealthy. For you. And in the next 7 minutes I'm going to break down exactly how it works, because once you understand this, you're going to look at life insurance completely differently."

## INTRO (0:30-1:00)

"I'm Oliver Sons Sanchez, licensed insurance broker here in Southern California. I work with families and business owners every single day helping them protect what they've built — and today I want to educate you on something the big banks and Wall Street would rather you didn't know."

## POINT 1 (1:00-2:30) — The Death Benefit Is 100% Tax-Free

"Let's start with the most obvious one. When your family receives a life insurance death benefit — that money is completely income-tax free. If you have a \$500,000 policy, your family gets \$500,000. Not \$500,000 minus 30% to the IRS. All of it. Compare that to a 401k — when your kids inherit your 401k, they pay income taxes on every dollar they withdraw. That's a huge difference."

## POINT 2 (2:30-4:00) — Cash Value Grows Tax-Deferred

"With a permanent life insurance policy — specifically an Indexed Universal Life, or IUL — your policy builds cash value over time. That cash value grows tax-deferred, meaning you don't pay taxes on the gains as they accumulate. Every year your money compounds without the IRS taking a cut."

## POINT 3 (4:00-5:30) — Access Money Tax-FREE, Not Tax-Deferred

"With a 401k or traditional IRA, every dollar you pull out in retirement is taxed as ordinary income. With an IUL, you access your money through policy loans. Policy loans are NOT taxable income. You could pull \$80,000 a year out of your IUL in retirement and pay zero income taxes. That's what the wealthy figured out a long time ago."

## POINT 4 (5:30-6:30) — No Contribution Limits

"Your 401k has a contribution limit — \$23,500/year in 2026. A Roth IRA? \$7,000 if you qualify. An IUL has no government contribution limits. High earners use this to build tax-free retirement income that blows past what a 401k could ever do."

## COMPARISON (6:30-7:30)

- **401k:** Tax-deferred growth ✓ | Taxed on withdrawal ✗ | Contribution limits ✗
- **Roth IRA:** Tax-free growth ✓ | Tax-free withdrawal ✓ | \$7k limit ✗ | Income limits ✗
- **IUL:** Tax-deferred growth ✓ | Tax-free loans ✓ | No contribution limits ✓ | Death benefit ✓

## CALL TO ACTION (7:30-8:00)

"If you want to see what an IUL would look like for you — drop a comment below or go to [sonssanchezcapitalgroup.com](https://sonssanchezcapitalgroup.com) and fill out a quick application. I'll run you a personalized illustration at no cost. Hit subscribe — next video I'm breaking down the guarantees that come with these products."

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