

Script 2: IUL Guarantees Explained — What's Actually Protected

Sons & Sanchez Capital Group · Oliver Sons Sanchez · CA License #4435605

THE HOOK (0:00-0:30)

"People ask me all the time — Oliver, what if the market crashes? What if the insurance company goes under? What happens to my money? Today I'm going to walk you through exactly what guarantees come with an IUL — because there are more than you think."

INTRO (0:30-1:00)

"I'm Oliver Sons Sanchez, licensed insurance broker in Southern California. Let's talk guarantees — because when it comes to your retirement and your family's protection, you deserve to know exactly what you're getting."

GUARANTEE 1 (1:00-2:30) — The 0% Floor

"With an IUL, your cash value is linked to a stock market index — usually the S&P 500. But if the market goes down, your account is credited 0%. Not negative. Zero. You don't lose a penny of your existing cash value to a market crash. In 2008, the S&P dropped 38%. IUL policyholders were credited zero. Their money was protected. The floor is a contractual guarantee — it's in your policy."

GUARANTEE 2 (2:30-4:00) — Guaranteed Death Benefit

"Your death benefit is contractually guaranteed as long as you keep your policy in force. There's no 'market conditions' clause. It's guaranteed. That's completely different from a 401k or brokerage account — if the market is down 40% when you die, your family inherits 40% less. With life insurance, they get what it says on the policy."

GUARANTEE 3 (4:00-5:15) — Living Benefits Riders

"Most modern IUL policies come with living benefit riders — guaranteed. If you're diagnosed with a chronic illness, critical illness, or terminal illness, you can access your death benefit while you're still alive. This is built in. Guaranteed. Your policy protects you while you're alive, not just after you're gone."

GUARANTEE 4 (5:15-6:15) — State Insurance Guarantee Funds

"Every licensed insurance carrier in California is backed by the California Life and Health Insurance Guarantee Association — up to \$300,000 in death benefits and \$100,000 in cash value. I only work with carriers rated A or better by AM Best — Athene, North American Company, and National Life Group. 100+ year old institutions."

COMPARISON (6:15-7:00)

- **Stock market:** No floor. Can lose 40-60%.
- **IUL:** 0% floor. Contractually guaranteed. Cannot lose to the market.
- **401k:** No death benefit guarantee. Market risk all the way.
- **IUL:** Guaranteed death benefit. Living benefit riders included.

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

"Drop 'GUARANTEE' in the comments or visit sonssanchezcapitalgroup.com. I'll put together a personalized illustration for you free of charge. Subscribe for next week's video on real performance numbers."

Comment keyword: 'GUARANTEE'