

Script 3: Why the Wealthy Use Life Insurance as a Tax Strategy

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THE HOOK (0:00-0:40)

"Walt Disney used it. JCPenney used it. Ray Kroc — the founder of McDonald's — used it. Wealthy business owners and entrepreneurs have been using life insurance as a financial strategy for over 100 years. So why doesn't your financial advisor talk about it? Today I'm breaking it down — simply, clearly, no jargon."

INTRO (0:40-1:10)

"Oliver Sons Sanchez here, licensed insurance broker serving Southern California. This is one of my favorite topics because when people understand it, it genuinely changes how they think about money."

THE CONCEPT (1:10-3:00) — Infinite Banking / Private Banking

"You fund an IUL with more premium than the minimum required. That extra premium builds cash value fast. That cash value is liquid. You can borrow against it anytime, for any reason, with no credit check, no bank approval, no tax consequences. You're essentially borrowing from your own policy. And while you're using that loan — your full cash value is still growing in the index. It's like pulling money out of your savings account but your savings account doesn't go down."

WHO USES THIS (3:00-4:30)

- **Business owners:** Fund equipment, bridge cash flow — instead of paying interest to a bank
- **High-income earners:** Who've maxed their 401k and Roth IRA — use IUL as a third unlimited tax-free bucket
- **Real estate investors:** Fund down payments, repay after sale — capital always working

THE TAX ANGLE (4:30-6:00)

"When a business owner takes a profit, they pay taxes. When they invest it in the market, they pay taxes on gains. When they take it out, they pay taxes again. Three layers of taxation. With an IUL: money goes in after tax (like Roth). Grows tax-deferred. Accessed through loans — zero taxes. One layer. Then the death benefit passes income-tax free. The tax efficiency over a lifetime is extraordinary."

REAL EXAMPLE (6:00-7:30)

"40-year-old puts \$2,000/month into an IUL. Over 25 years: \$600,000 in premium. At a historically realistic crediting rate, cash value could be \$1.5 million+. Retire at 65 taking \$100,000/year in tax-free loans — sustainable for 20+ years. Family still gets a death benefit on top."

"Compare: Same \$600,000 in a brokerage. It grows — but every year you pay capital gains. Every withdrawal taxed as income. Your \$1.5M might net you \$900,000 after taxes. The IUL wins — not because it grows faster, but because it keeps more."

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

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