

Script 4: How Much Can an IUL Actually Earn? (Real Numbers)

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

THE HOOK (0:00-0:30)

"If you've looked into IUL and someone gave you a number — whether it was 5%, 8%, 12% — you probably wondered: is that real? Today I'm showing you exactly how IUL growth works, where the numbers come from, and what a realistic expectation looks like. No hype. Real numbers."

INTRO (0:30-1:00)

"Oliver Sons Sanchez here — licensed broker in Southern California. I work with Athene, North American Company, and National Life Group. Let's talk performance."

HOW CREDITING WORKS (1:00-3:00)

"Your IUL cash value is linked to the S&P 500. When the index goes up, you're credited a portion up to a cap. When the index goes down, you get zero — not negative. Example: S&P goes up 18%, your cap is 10% → you get credited 10%. Next year S&P drops 20% → you get credited 0%. Your account doesn't go down. Over 10 years, average annual credited rates on S&P 500 linked IULs: historically around 6-8% depending on carrier and index option."

CARRIER COMPARISON (3:00-5:00)

- **Athene:** Caps around 9-11% on S&P 500 point-to-point. Strong accumulation focus.
- **North American Company:** Caps around 10-12% on performance-focused index options. Multiplier strategies available.
- **National Life Group:** BrightLife Grow — blended index strategy. Historical illustrated rates averaging 6.5-7.5%.

Note: caps change. These are current as of early 2026. Your agent's illustration will show current carrier caps.

REAL ILLUSTRATION (5:00-7:00)

Scenario: 35-year-old, healthy, \$500/month into an IUL with North American Company at 6.5% assumed rate, 30 years:

- Total premium paid: \$180,000
- Projected cash value at age 65: ~\$450,000-\$550,000
- Tax-free retirement income: \$25,000-\$35,000/year for 20+ years
- Death benefit throughout: \$500,000+

At a conservative 5% rate: ~\$350,000 cash value at 65. Still significant — and none of that income is taxable.

IMPORTANT DISCLOSURE (7:00-7:30)

"Illustrations are not guarantees. They show projections based on assumed crediting rates. Your actual returns depend on index performance, carrier caps, and policy fees. Always ask for both conservative and aggressive illustrations."

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

"Drop your age in the comments or go to sonssanchezcapitalgroup.com. I'll run you a full carrier comparison at no cost. Subscribe — next video is on Fixed Indexed Annuity performance."

Comment keyword: Drop your age in comments