

Script 6: IUL vs 401k vs Roth IRA — Which Grows More?

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THE HOOK (0:00-0:40)

"Your financial advisor probably told you to max your 401k first. Maybe your CPA said open a Roth IRA. Both are good advice — to a point. But there's a third vehicle that most advisors never mention, and over a 30-year period it can outperform both. Let me show you the actual comparison."

INTRO (0:40-1:10)

"Oliver Sons Sanchez, licensed broker in Southern California. I'm not here to tell you to ditch your 401k. I'm here to show you the full picture so you can make the best decision for your family."

THE RULES (1:10-2:00)

Three people, all age 35, all putting in \$500/month for 30 years until retirement at 65. Same amount, same time horizon, different vehicles.

PERSON A: 401K (2:00-3:30)

\$500/month × 30 years at 7% avg = approximately \$567,000 at 65. But every withdrawal is taxed as ordinary income. At 22% bracket pulling \$40k/year → keeping \$31,200/year. Over 20 years: \$800k gross, ~\$624k net after taxes.

PERSON B: ROTH IRA (3:30-4:45)

Same math: ~\$567,000 at 65. Withdrawals 100% tax-free. Over 20 years: \$800k gross = \$800k net. But: capped at \$7,000/year. Income limits apply. If you earn too much, you can't contribute.

PERSON C: IUL (4:45-7:00)

Same \$500/month into an IUL. 0% floor, ~10% cap. Historical average crediting ~6-7%. At 6.5% over 30 years: ~\$480,000-\$520,000 in cash value.

In retirement: \$40,000/year through tax-free policy loans. Zero income taxes. Equivalent to \$51,000 gross in a 401k. Over 20 years: \$800,000 — all tax-free.

PLUS: \$600,000+ death benefit throughout, passes income-tax free to family.

AND: In 2008 when the S&P dropped 38% → Person C was credited zero. Person A lost 38% and had to wait years to recover. Those are the years that destroy retirement timelines.

SIDE BY SIDE COMPARISON (7:00-8:00)

Factor	401k	Roth IRA	IUL
Accumulation	\$567k	\$567k	~\$500k
Tax on withdrawal	22%+	0%	0%
Net over 20 yrs	~\$624k	\$800k	\$800k
Death benefit	No	No	\$600k+
Contribution limits	\$23,500/yr	\$7,000/yr	Unlimited
Market loss protection	No	No	Yes (0% floor)

THE REAL ANSWER (8:00-8:45)

"They're not competing. The ideal strategy:"

1. Contribute to your 401k up to the employer match (free money)
2. Max your Roth IRA if you qualify
3. Put additional dollars into an IUL

Three tax-advantaged buckets working together. Most of my clients have all three.

CALL TO ACTION (8:45-9:15)

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