



R. J. Kelly, AEP, CAP, CEPA, ChFC, CLU, MSFS, RICP, WMCP

License: CA #0697059

Founder & Chief Visionary Officer

4540 Kearny Villa Road, Suite 114

San Diego, CA 92123

Email: rj@wealthlegacygroup.com

Office: (858) 569-0633

www.wealthlegacygroup.com

“How Do I Know If ... Leveraged Life Insurance Is Right for Me & My Family?”

A Quick Checklist

This worksheet is designed as a simple, printable tool to help you evaluate whether leveraged life insurance may be right for you and/or your family. Use it as a conversation starter with your spouse, business partners, and other advisors.

Step 1: Financial Readiness

- Our net worth is at least \$10 million.
- We have consistent, predictable income to cover annual loan interest.
- We are comfortable pledging collateral initially in addition to contract cash value.
- We already maximize other tax-advantaged savings (401(k), defined benefit plans, etc.).

Step 2: Planning Objectives

- We want to create tax-free supplemental retirement income.
- We have estate tax exposure and want tax liquidity without selling assets.
- We want to equalize inheritances among children.
- We are interested in enhancing charitable giving through life insurance.
- We want to protect assets from potential creditors or lawsuits.

Step 3: Comfort With Complexity

- We are comfortable with financial strategies that require ongoing monitoring.
- We understand interest rate risk and how it may affect loan costs.
- We are open to annual reviews and adjustments with our advisory team.
- We have discussed potential exit strategies (loan repayment, contract restructure, etc.).

Step 4: Desired contract Features

- High early cash value riders to reduce collateral requirements.
- Performance multipliers to enhance contract growth.
- No-lapse guarantees for added security.
- Indexed or fixed loan options that minimize rate risk.
- A commitment to ongoing management.

Step 5: Next Steps

1. Count your checked boxes. If you answered “yes” to most in each section, your family may be ready to explore leveraged life insurance further.
2. Schedule a consultation with Wealth Legacy Group®, Inc. to review your readiness and design a strategy tailored to your goals.

How do you know if leveraged life insurance fits into your family’s story? Let’s find out together.

Where Do You Want to Go From Here?

We’ve helped families like yours design and implement successful family bank strategies. Would you like to explore whether this is right for you?

Let’s have a 20-minute complimentary consultation. Email us at staff@wealthlegacygroup.com or use the QR code below.



This guide is for educational purposes only and does not constitute legal or financial advice. Please consult with your advisor before implementing any strategy.