

3 Ways to Simplify IUL Understanding

A Quick Checklist for Agents:

Start More Confident Conversations

IUL doesn't have to feel complicated. Many agents avoid Indexed Universal Life conversations because the concepts, illustrations, and details can feel overwhelming. The good news? You don't need to explain everything at once. Use this simple checklist to make IUL conversations easier, clearer, and more approachable.

✓ 1. Start With the Client — Not the Product

Before explaining IUL, understand what matters most to your client. Ask:

- ☐ What financial goals are you working toward?
- ☐ Are you looking for additional protection or flexibility?
- ☐ How important is having options for the future?
- ☐ Have you considered how your current plan may need to adapt over time?

Remember: The best conversations begin with a client's goals — not product details.

✓ 2. Simplify the Explanation

Clients don't need a technical presentation to understand the opportunity. Focus on the basics:

- ☐ Protection — Life insurance provides a death benefit for loved ones.
- ☐ Potential Growth — Cash value has the opportunity to grow based on credited interest strategies.
- ☐ Flexibility — Policies may provide options that can adapt as needs change.

Keep it simple: Explain the purpose first. Dive deeper only when needed.

✓ 3. Use the Right Tools & Support

Confidence comes from having a process. Ask yourself:

- ☐ Do I have a simple way to explain IUL?
- ☐ Do I have resources to help answer client questions?
- ☐ Do I have tools that make illustrations and concepts easier to understand?
- ☐ Do I have support when I need help preparing a case?

The right tools can turn a complicated conversation into a simple conversation.

Ready to Take the Next Step?

You don't have to master everything before starting the conversation.

UMS provides tools and resources designed to help agents better understand IUL, simplify client conversations, and identify opportunities they may be missing. Contact us to access the full IUL presentation and learn how our tools can help you make IUL simple.



Always there for you.

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