

One plan, many paths

Find your row, follow it left to right. Each box is a strategy we explain in a short guide or case study, with the number that makes it worth a look.



YOU ↓ AGE →	Build AGES 30–49	Protect AGES 50–61	Retire AGES 62–70	Legacy 70 AND ON
Employees with a 401(k)	QUALIFIED LIFE \$596 net cost of \$1,000 of term through the 401(k), against \$1,429 of pay on your own	QL + CONTRIBUTION DI about \$610 of pay a year for term and DI together; \$7,500 a year into the 401(k) if disabled	CONVERT AT 62 \$418,410 of income and asset insurance at preferred plus, after a health change	DISABLED AT 55 · PART III \$386,681 added value by 85: DI, waived premiums and pay kept
		INSURED AT 50 · PART II No exam at 62: convert at the health class you had at 50	HER EARLY BENEFIT · PART I \$0 from the household budget: Social Security pays the premium	
Individuals and families	TERM LIFE QUOTE Multi-carrier term priced across top-rated carriers	WHOLE LIFE CASH ALTERNATIVE Year 8 safe money in whole life passes the same dollars in a taxable account	ONE POLICY, THREE PHASES \$437,075 tax-free income from dividends, ages 66–80	THE BACK-END SQUEEZE After 80 whole life vs. indexed UL: where insurance charges rise
	SERIES NO. 4 \$1,000 a year what saving it, and keeping it invested, adds up to	TRACKING THE CASH VALUE Year 6 cash value passes total premiums paid	SOCIAL SECURITY PLANNING 62 · 67 · 70 70%, 100% or 124% of the benefit; the survivor keeps the larger	POLICY REVIEW Free see whether coverage bought years ago still fits
Business owners and plan sponsors	401(K) PLAN REVIEW 5 minutes each piece of your plan priced on its own	EMPLOYER ROAD MAP 6 steps Qualified Life for your employees, no new payroll cost	QL ADD-ON Keep your plan add Qualified Life to the 401(k) you already have	BUSINESS AND ESTATE 3 divisions planning, investments and insurance at one table
		CONTRIBUTION DI Up to 20% group discount from 3 lives; employer- or employee-paid	ADVANCED SERVICES PSG design owner and key-person policies designed and compared	
Know the numbers	FOR EVERYONE Fees · What your returns are really worth Taxes · Four core products Market risk · The long way up Whole life rates · The AIB Whole Life Index			

[Start here](#)

advanced-ib.com/find-your-path · five quick questions · 312-882-8717

Michael Zingale · mzingale@advanced-corp.com | Hypothetical examples from our guides. Not tax or legal advice.