

## **Insurance Industry Secrets**

What your agent never told you...

## Your Low or No-Cost way to Protection & Retirement

By using "*Return of Premium*" options, combined with tax-favored planning, anyone may **maximize** their **protection:** And, have *cost effective* or *cost-free* benefits — *for life*. Insurance industry Secrets is a *financially rewarding* discovery into the *many alternatives* that many consumers never hear about – in today's modern times.

## You will learn—

- ❖ The various *money back options* available to You & Business Owners
- **❖** Why many plans *never pay*
- Steps to qualifying for preferred rates
- ❖ How to plan and enjoy *lifetime protection* options
- ❖ The best domestic and international plans.
- ➤ How to keep your benefits, even if your *un-employed*
- > Divorce protection options
- > Special *tax-free benefits* for *Cancer* or *chronically ill* patients.
- > Special *Loan Programs* for Terminally ill people.
- Leveraging *advantages* of Life, Health & Disability plans.

## PLUS MORE!

Also included, is, information on special *Executive Bonuses*, Pre-Retirees and Senior *enhancement plans*.

Today, many people work as *part time* or *temporary employees* — <u>without benefits</u>. Insurance Industry Secrets is perfect for both *American* and *International citizens* regardless of their positions or status.

This seminar gives you *the best* mortgage, income and business protection options; for *you* and *your family*.

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