

DefinedBenefitLife™

An Innovative Life
Insurance Strategy.
Patent Pending.



A Smarter Way to Sell
Indexed Universal Life

DefinedBenefitLife™
POLICY MANAGEMENT SYSTEM
Patent Pending.

WEALTH2K
INNOVATION LAB

Why Agents Are Flocking to Defined Benefit Life

Defined Benefit Life (DBL) is transforming Indexed Universal Life (IUL) into a powerful, pension-like solution for America's retirement crisis. It's not just a product — it's a system that enhances your value as an advisor, improves client outcomes, and makes your business more sustainable and referable.

If you're tired of selling IULs that lapse, underperform, or disappoint...

If you want a solution that aligns with the Best Interest standard and builds long-term client trust...

It's time to offer Defined Benefit Life.



What Is Defined Benefit Life?

DBL is a proprietary retirement income strategy that turns a life insurance policy into a personal defined benefit plan.

Clients define a target retirement income.

They commit to funding the policy over time.

The system manages the policy with suggested annual adjustments to keep it on track.

- ✓ Tax-Free Retirement Income
- ✓ Dynamic Premium Management Guidance
- ✓ Built-In Policy Monitoring & Reporting
- ✓ Better Persistency, Happier Clients



Why You'll Love Selling DBL

◆ Higher-Quality Conversations

You're not selling a death benefit or a cash value projection — you're offering greater retirement income certainty. It reframes the conversation and helps you reach higher-income clients looking for tax-free income strategies.

◆ More Referrals, More Trust

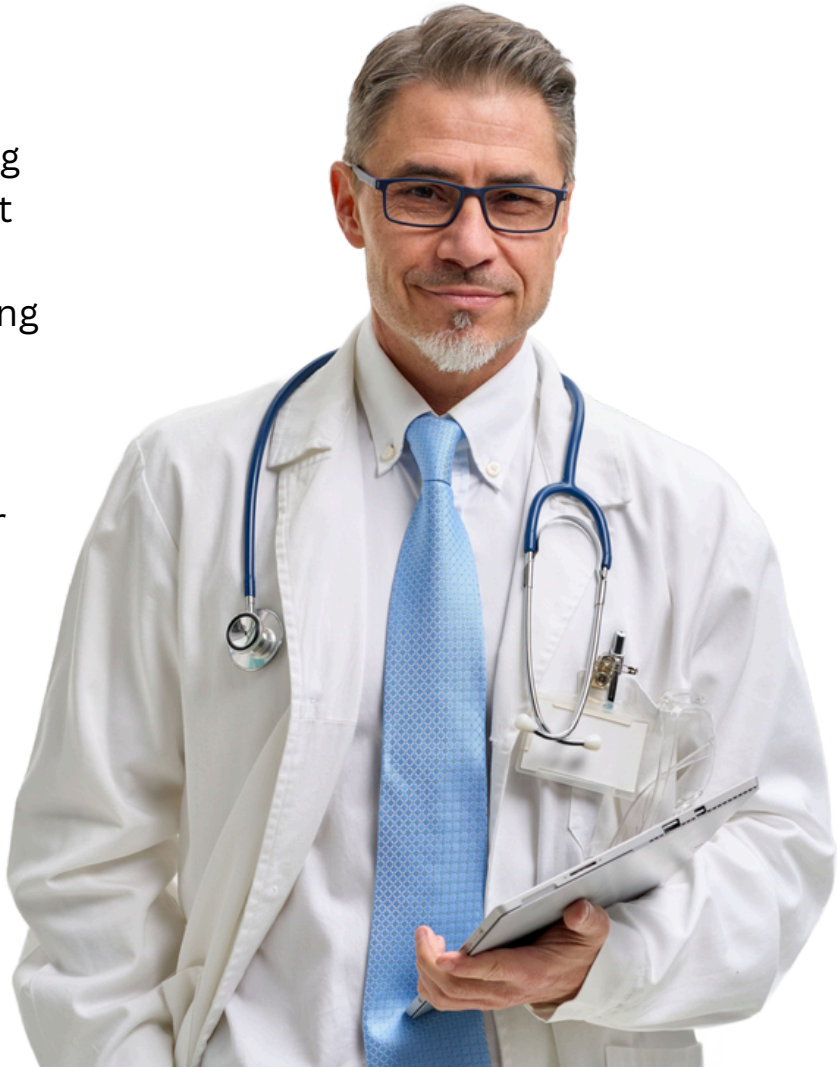
DBL creates a long-term plan with ongoing engagement. Clients see your value year after year — not just at the point of sale. This leads to better relationships, higher persistency, and more referrals.

◆ Illustration Integrity

No more explaining why an IUL isn't performing like the initial projection. DBL sets realistic expectations and adjusts every year based on actual results.

◆ Best Interest Alignment

Complies with regulatory standards by aligning recommendations with ongoing client needs — and documenting everything through the system.



Benefits for Your Practice

Differentiate Your Offering:

- DBL is not just another IUL sale — it's a solution with a mission.
- Improve Client Outcomes: Clients stay engaged, policies stay in force, and income goals stay on track.
- Unlock Higher Premiums: When clients understand the retirement outcome, they fund the policy more fully and more consistently.
- Enhance Compliance: Documentation, transparency, and best interest alignment are built in.



Ideal Clients for DBL

- Professionals and business owners seeking tax-free income
- High-income earners maxing out their 401(k)
- Clients age 30–60 with long-term retirement goals
- Anyone worried about outliving their money

Next Steps: Let's Build Your DBL Practice

- Whether you're an independent agent, part of an IMO/FMO, or leading a team — we'll show you how to integrate DBL into your client offerings.
- ➡ Training
- ➡ Access to the DBL System
- ➡ Sales Support, Materials, and Custom Illustrations
- ➡ Ongoing Coaching & Case Design Assistance

Join the Movement

“DBL puts the agent and client on the same side of the table.”

This is more than a sale. This is a mission to restore retirement security in America — and it starts with you.

Contact us today to become a certified Defined Benefit Life advisor.

✉ support@wealth2k.com

🌐 www.definedbenefitlife.com

☎ (800) 200-9404



