



# CERTAIN Fund

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*Be Certain About Your Financial Future*

## Executive Summary:

Delta ONE Wealth is proud to introduce The CERTAIN Fund, a hybrid fund that encompasses four core pillars designed to elevate any investment portfolio.



When properly structured and funded, the CERTAIN Fund uses these 4 pillars to provide balance and acceleration to a financial portfolio. The excellent predictability of returns, continuous growth, and reduced tax uncertainty help an individual be more certain about their financial goals, rate of cash accumulation and retirement planning.

## Purposes:

- Cash Accumulation
- Tax Reduction and Diversification
- Continuous Compound Interest
- Tax-Free Retirement Income
- Estate Planning
- Strategic Rollouts
- Working Capital and Business Planning
- Real Estate and Lump Sums
- Emergency Fund
- College Funding, Family, Life

**Duration:** Long-Term Strategy

**Not used for:** Short-Term Strategy

## Purposes

- **Cash Value Accumulation** - When the market goes up, your policy accumulates cash value based on the index you link to. Your choice and your chosen crediting methods. With a 0% floor, your policy is guaranteed to never lose due to a downturn in the market. (Policy fees and expenses may reduce cash value.)
- **Tax Reduction** - Tax reduction is one of the best ways to increase an overall investment return. The CERTAIN Fund allows you to grow, access, and transfer your capital Tax-Free.
- **Tax Diversification** – Similar to the significance of diversifying your financial portfolio, it can be advantageous to diversify your "tax portfolio" as well. This entails having a portion of your retirement income being tax-free, alongside some being tax-deferred. The CERTAIN Fund can aid in diversifying your tax portfolio by providing tax-free retirement income.
- **Continuous Compound Interest**- Once you have fully funded your CERTAIN Fund you will unlock compound interest. This is one of the only investment strategies that can achieve this. Using the CERTAIN Fund you can continue to compound equity even while you take distributions later in the policy.
- **Tax-Free Retirement Income** – After depositing your post-tax funds into the CERTAIN Fund, your money will grow on a tax-deferred basis. Furthermore, you can access these funds without incurring any tax obligations, and in the event of your passing, you can transfer them to your heirs free from income tax. The most advantageous method to access the cash value is through tax-free loans, specifically designed to comply with IRS guidelines for tax-free access. As long as the policy remains in force, no taxes will be owed on these loans. To ensure policies do not lapse due to loans, over-loan protection riders are available.
- **Strategic Rollouts** – Traditional financial instruments come with various limitations, such as penalties for early withdrawals and late Required Minimum Distributions (RMDs). However, it is worth considering including IRAs and 401(k)s in your financial portfolio. A prudent approach could involve transferring a portion of your substantial funds into a CERTAIN Fund. Unlike IRAs and 401(k)s, Universal Life insurance policies are not subject to government restrictions like annual contribution limits and potential early withdrawal penalties.
- **Death Benefit and Estate Planning** – The primary reason for anyone to own an Indexed Universal Life (IUL) policy must be the death benefit. While most people don't anticipate passing along the income tax-free death benefit to their heirs until later in life, the death benefit can bring critical financial security and opportunities to loved ones at any time—whether that's in later years, or unexpectedly, in younger years. CERTAIN Funds, unlike other financial vehicles, also offer an excellent path to transferring wealth income tax-free.



- **Working Capital and Business Planning** – Thousands of savvy professionals use IUL Funds for working capital, because it provides significant advantages over traditional methods, including higher rates of return (average of 7% instead of 0% to 2%), death benefit protection, and liquid access. It can also be used in business planning for “key person insurance” and some forms of buy-sell agreements.
- **Real Estate and Lump Sums** – The downsizing of primary or secondary real estate, and setting aside the after-sale proceeds into a CERTAIN Fund, is a popular strategy that may yield more money for retirement. Selling investment property can also bring large dividends. With younger clients, we often recommend acquiring a 30-year mortgage, and then paying the difference in payment between a 15-year mortgage and a 30-year mortgage into The LASER Fund for liquidity and cash value accumulation.
- **College Funding, Family, Life** – Many policy holders leverage the cash value in their CERTAIN Fund to fund the family’s worthwhile endeavors, such as education, weddings, humanitarian and religious missions, even big vacations with extended family. The CERTAIN Fund becomes the generator for their family’s Legacy Bank, empowering themselves, their children, and their grandchildren to pursue meaningful experiences.



*With any mention of The CERTAIN Fund, max-funded tax-advantaged insurance contracts, or related financial vehicles, let it be noted that life insurance policies are not investments and, accordingly, should not be purchased as an investment.*

*Work with your financial professional to determine if and how an insurance policy might be right for your specific situation.*

*This brochure is not intended to provide comprehensive information regarding Indexed Universal Life insurance policies. This is General information only. Each insurance product will have specific features, benefits, and limitations.*

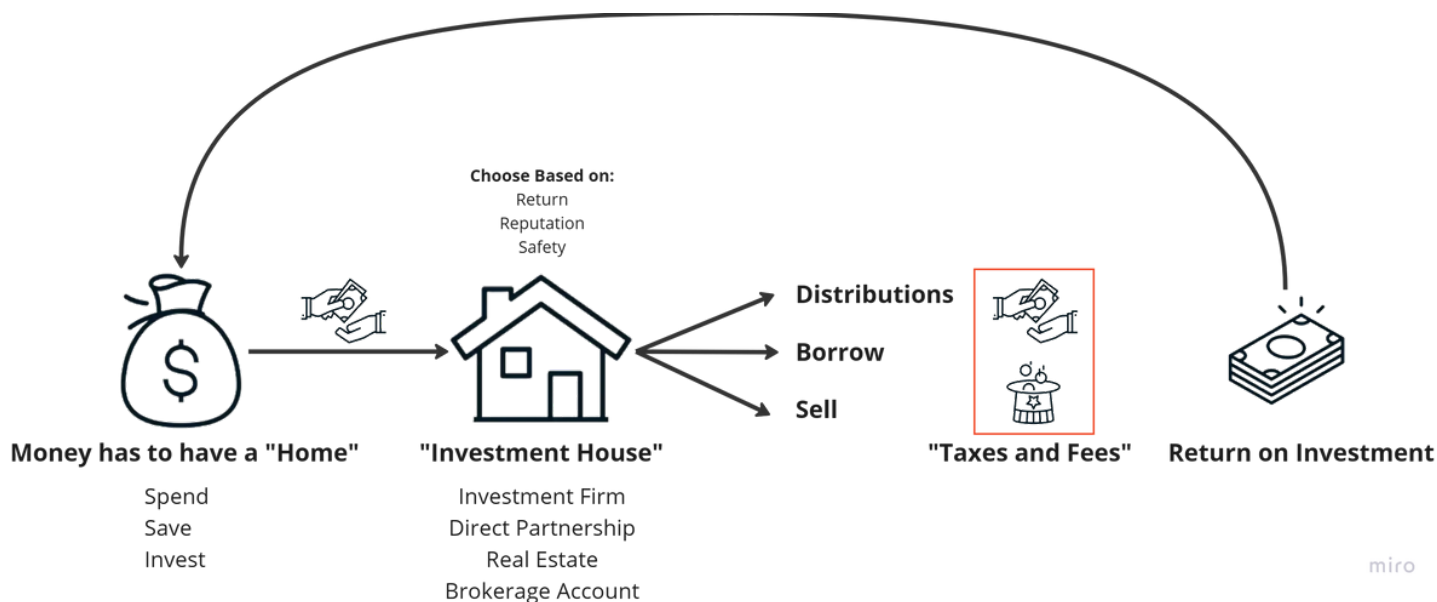
*Policy loans will reduce the available cash value and death benefit, and excessive policy loans may cause the policy to lapse, or affect guarantees against lapse. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.*

*Tax laws are subject to change, and you should consult a tax professional. Seek professional tax advice for your specific situation.*



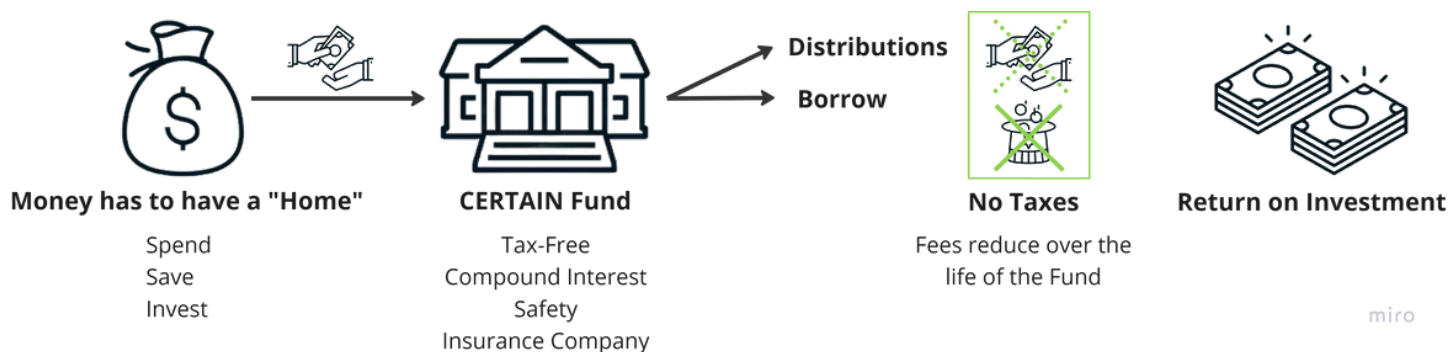
# How The CERTAIN Fund Works

## Traditional Investments



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## The CERTAIN Fund



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When it comes to building a portfolio, there are numerous options to consider. While Traditional Investments can still hold a valuable position, the inclusion of The CERTAIN Fund introduces diversification of Investment and Tax Risks, which leads to enhanced portfolio returns and unlocks the potential of Continuous Compound Interest. The workings of The CERTAIN Fund vary for each individual, and to gain a deeper understanding, we encourage you to schedule a meeting with one of our skilled wealth strategists. They will provide personalized insights into how the CERTAIN Fund can specifically benefit you.