

IUL vs 529 College Savings Plan

	IUL	529 Plan
Tax Deferred Growth	Yes	Yes
After Tax Contributions	Yes	Yes
Living Benefits (in event of sickness or accident)	Yes	No
Restrictions on Use of Funds	No	Yes
Penalty if not used for school	No	Yes (10%)
Tax Free Death Benefit	Yes	No
Limited Yearly Contributions	No	Yes
Potential Future Value	Yes	No
Tax Free Retirement Income	Yes	No
Disability Waiver Rider	Yes	No
Subject to Market Loss	No	Yes
Max Potential Growth	No	Yes



West Coast
Swiss Group