Money Man 4 Integrity®
"Annuity, Life and Health Insurance"

The Smart Life Insurance Guide



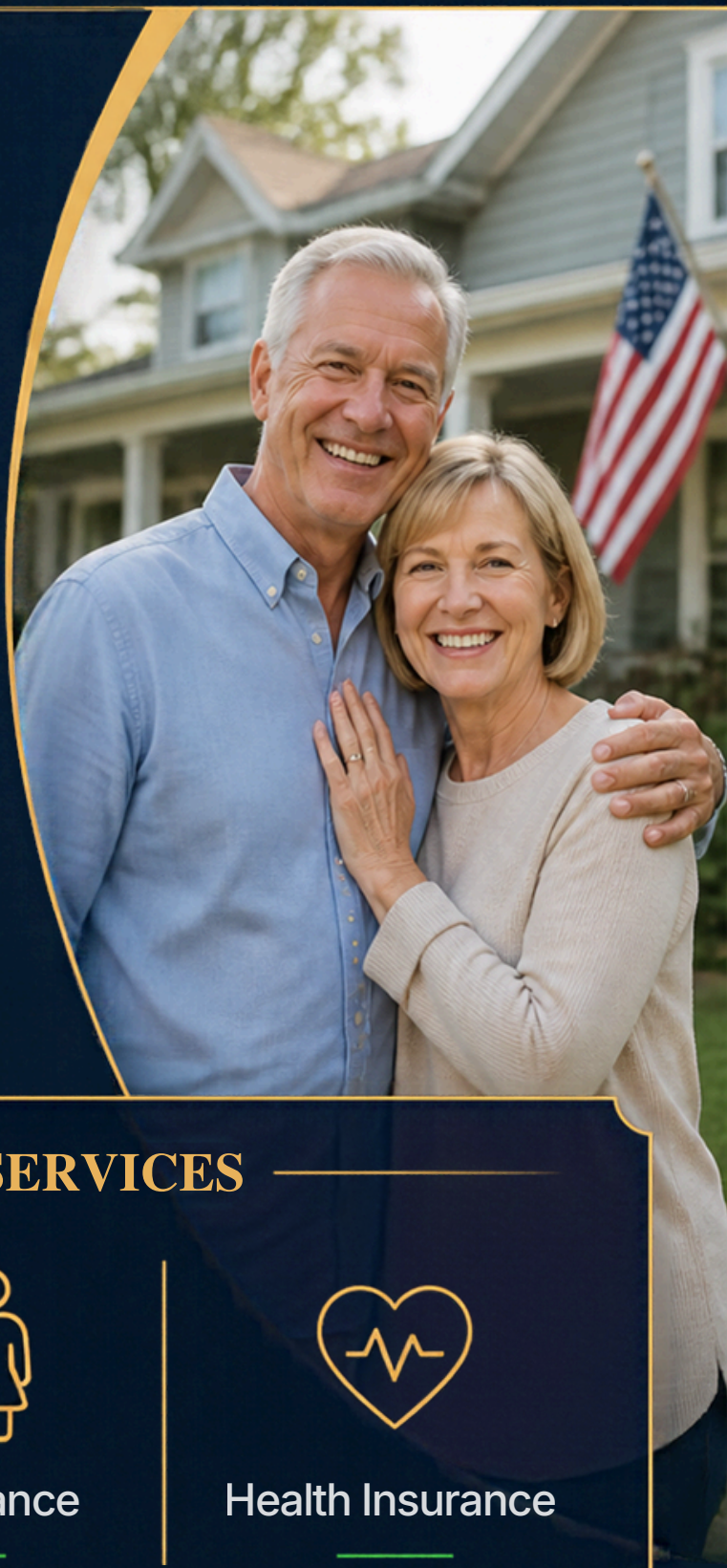
Protect the People You Love.
Understand Every Choice.

Money Man 4 Integrity

- Annuity, Life & Health Insurance

Trustpilot

Welcome / About MM4I



- Serving Houston families
- Licensed insurance agency
- Free, no-obligation reviews

OUR CORE SERVICES

- Annuities
- Life Insurance
- Health Insurance

Our mission: Protect what matters.
Plan for tomorrow. Live with confidence.

Trustpilot

Contents



4 — Life Insurance Basics
5 — Can You Have Multiple Life Insurance Policies?
6 — Is Life Insurance Taxable?
7 — Life Insurance vs Roth IRA & 401(k)
8 — Life Insurance vs Annuity
9 — Final Expense Insurance for Seniors
10 — Guaranteed Issue vs Simplified Issue
11 — No Medical Exam Life Insurance
12 — Life Insurance Over 65, 70 and 75
13 — Life Insurance vs Savings Account
14 — Whole Life Insurance for Seniors
15 — Your Policy Review Checklist
16 — Key Takeaways

Life Insurance Basics



Term coverage
for temporary needs (income while raising children, mortgage)

Permanent coverage
for lifelong goals (final expenses, legacy)

Business policies
for key-person needs.

> *"Coverage should follow the need."*

Trustpilot

MONEY MAN 4 Integrity®
"Annuity, Life and Health Insurance"

Can You Have Multiple Life Insurance Policies?



Yes — each application is underwritten and existing coverage must be disclosed

Most insurers allow more than one policy if it makes financial sense. Multiple policies can help you address different needs at different life stages.

Layering: Term + permanent

Many families use term insurance for temporary needs (income protection, mortgages, children) and permanent insurance for lifetime needs (legacy, business continuation, estate planning).

Do not cancel old coverage until the new policy is fully approved.

Policy Inventory Checklist

- Insurer
- Owner
- Insured
- Beneficiary
- Death benefit
- Premium
- Term end date
- Purpose

Is Life Insurance Taxable?

- Death benefits are generally not included in the beneficiary's gross income
- Interest on held proceeds is generally taxable
- Transfer-for-value exceptions
- Surrenders, withdrawals, loans and MEC status can create taxes
- Estate tax is a separate question.

Consult a tax professional.



CAUTION:

Tax laws are complex and change over time. This information is general in nature and may not apply to your specific situation.

Trustpilot

Life Insurance vs Roth IRA & 401(k)

"A dollar cannot fund two goals at the same time."

CATEGORY	LIFE INSURANCE	ROTH IRA & 401(K)
Purpose	Protection	Retirement saving
Death benefit	Pays beneficiaries, usually tax-free	No death benefit; assets stay in account
Tax treatment	Death benefit usually tax-free; loans may be taxed	Roth: qualified withdrawals tax-free. 401(k): rules depend on plan type
Liquidity & costs	Loans reduce cash value and death benefit	Limited access before 59½; may face taxes and penalties
Employer match	No employer match	Employer match may be available

Use the right tool for the right goal—protection for today, savings for tomorrow.

Life Insurance vs Annuity

Life insurance **protects beneficiaries** when someone dies
An annuity **builds or pays income** while the owner is alive

They solve different problems and create opposite cash flow.

"The product follows the problem."

Many families use both.

Life Insurance

Purpose: Protects beneficiaries when someone dies.

Cash Flow: Pays out to loved ones at death.

Who It Helps: Families who want to replace income, pay debts, or leave a **legacy**.

Example Needs: Mortgage payoff, children's education, final expenses, estate planning.

VS

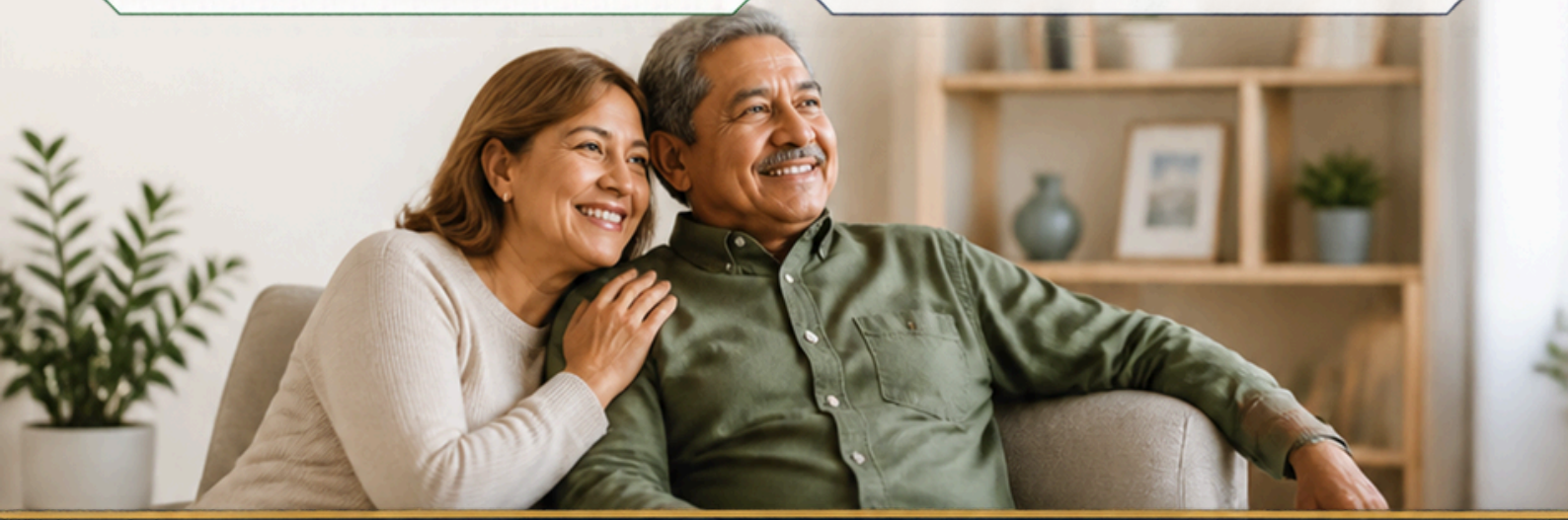
Annuity

Purpose: Builds or pays income while the owner is alive.

Cash Flow: Pays income to the owner.

Who It Helps: People preparing for retirement who want steady, reliable income.

Example Needs: Retirement income, longevity protection, financial confidence.



Final Expense Insurance for Seniors



Modest permanent policy
for funeral, burial, small debts, medical bills

Peace of mind for you and your family.

Final Expense Insurance helps ensure your loved ones are not burdened with unexpected costs during a difficult time.

Simple. Affordable. Lasting.

Built for seniors who want a straightforward, permanent solution that stays with them.

Size to the gap

(example: $15,000 gap)

Estimate your expected final expenses and any small debts. Choose a benefit that closes that gap without overbuying.

Example:
Your estimated need (the gap): $15,000

> *"A sustainable $15,000 policy can be more useful than a $30,000 policy that later lapses."*

Guaranteed Issue vs Simplified Issue

Both options provide access to life insurance with less paperwork, but there are important differences.

	Guaranteed Issue	Simplified Issue
Health questions	Little or no health questions asked.	Yes, limited health questions.
Pricing	Higher premiums per dollar of coverage.	Lower premiums for many qualified applicants.
Benefit size	Generally smaller coverage amounts.	Often larger coverage amounts available.
Graded benefits/ waiting periods	Capped or graded benefits apply.	May be none or shorter depending on health answers.
Eligibility	Easier to qualify age & residency rules apply.	Requires meeting health question criteria.

"Product fit comes before application convenience."



No Medical Exam Life Insurance



No exam is not no underwriting

You can get life insurance without a medical exam. Approval is based on your answers, records and the type of policy.

THREE ROUTES TO COVERAGE

1 Accelerated underwriting

Fast approvals using personal information and data sources. Some cases may still require additional review.

2 Simplified issue

Answer health questions about your medical history. No exam required. Coverage is based on your responses.

3 Guaranteed issue

No health questions asked. Acceptance within age limits. Benefits may be limited and waiting periods may apply.

- Instant decisions are not always final
- Coverage starts only when issued, accepted and premium paid
- Answer accurately.



Trustpilot

Life Insurance Over 65, 70 and 75



- Age narrows options but does not close the door
- No universal maximum age
- Size coverage to current needs (spouse income, final expenses, debts, estate liquidity, legacy)
- Health matters as much as age
- Compare like for like.

AGE & NEEDS PLANNING GUIDE

65+	Protect income, pay off debts, cover final expenses, and support your spouse.
70+	Compare term, whole life and final expense options carefully.
75+	Simplify, secure your legacy, and reduce the burden on loved ones.

MONEY MAN 4 Integrity®
"Annuity, Life and Health Insurance"

Life Insurance vs Savings Account

SAVINGS ACCOUNT	VS	WHOLE LIFE INSURANCE
Built for liquidity and emergency cash you can reach quickly		Whole life for protection with cash value as a long-term feature
FDIC-insured deposits up to applicable limits		Early surrender values may be lower than premiums paid
No death benefit for your beneficiaries		Loans and withdrawals reduce death benefit.



"Use each tool for the job it was designed to do."

Trustpilot

MONEY MAN 4 Integrity®
"Annuity, Life and Health Insurance"

Whole Life Insurance for Seniors



Start with the obligation

Define who would be harmed financially if something happened to you.

Lifetime coverage with predictable structure

Whole life stays in force for your lifetime; cash value may build slowly over time.

Premiums must fit retirement income

Choose a plan you can sustain comfortably, without jeopardizing essentials.

Underwriting options

From simplified issue to fully underwritten, there are solutions for many health situations.

Update beneficiaries through the insurer, not a will alone.

Keep your designation current to prevent delays and disputes.

> "Practical protection, not the biggest number.

Practical Planning

Whole life insurance is about reliable protection for the people who depend on you and a financial asset you can draw on when plans change. Choose coverage with discipline, review it annually, and keep your beneficiaries up to date.

Trustpilot

Your Policy Review Checklist

- List every policy
- Confirm owner & insured
- Review beneficiaries
- Check premium sustainability
- Note term end dates
- Check graded periods
- Store documents where family can find them
- Never cancel before replacement is in force



Trustpilot

Key Takeaways

1. Match coverage to the need.
2. Multiple policies can work together.
3. Tax questions require professional guidance.
4. Compare products by purpose, not convenience.
5. Sustainable coverage matters more than the biggest number.
6. Review policies as life changes.

Get Your FREE, No-Obligation Life Insurance Review



Clarity today brings confidence tomorrow. Let's make sure your coverage still fits your life, your goals, and your legacy.

Call 888.88.CASH.1

- Email cash@mm4i.insure moneyman4integrity.com Houston, TX

Schedule Your Review Today

For educational purposes only, not tax, legal or investment advice. Policy guarantees are backed by the financial strength and claims-paying ability of the issuing insurer.
© Money Man 4 Integrity.

Trustpilot