



JOE COSTA & ASSOCIATES, INC.
3001 Monroe Highway • Suite 100-B
Watkinsville, GA 30677
(770) 725-6488 • Fax (770) 725-6484
Toll Free 888-546-6080
www.costainc.com

It's Not Just Life Insurance ... It's a Miracle

By Joe Costa

I have been blessed to live on this planet for over 55 years and equally blessed to have the privilege of selling what I feel is the most unique product ever sold - that product is Life Insurance! In my opinion it's not just a product, it's a miracle.

Consider this:

- 1) The Miracle of Leveraging:
Using Life Insurance you can leverage tens of thousands of dollars with just a few dollars. With your signature and a check for the first month's premium, you can instantly create assets or an estate that did not exist before.
- 2) The Miracle of Protection and Security:
 - a. With your signature and a few dollars, you can protect your family's assets and lifestyle in the event of premature death. In this event, the amount of the policy goes directly to your beneficiary, **tax free**.
 - b. If you should become disabled, the policy provides a self-completing benefit even though you may never be able to work again to pay into the plan. The benefit is called **waiver of premium**.
 - c. This policy will even provide an immense benefit in the event you should become terminally ill. The **accelerated death benefit rider** will allow the terminally ill to access a percentage of their death benefit before they die.
- 3) Being blessed with a long life and the Miracle of **tax deferral** and **tax free**:
In the event you live longer than expected, you can access a portion of the cash value to supplement your retirement income. With Life Insurance, the cash value grows **tax deferred**, which means you pay no taxes on the cash value increases in your policy until, or if, you withdraw it. And in most cases the withdrawals can be structured to allow you to take the money out of the policy **tax free**.

No other product on the planet is capable of doing what Life Insurance can do, and in addition to everything already stated:

- Life Insurance proceeds DO NOT have to go through probate. The proceeds go directly to the named beneficiary.
- Life Insurance does not have to be contestable. The owner/insured can name anyone they choose, and as beneficiary and can change them at any time. You may not be able to take it with you, but you can certainly control your money from the grave.
- In many states, including Georgia, Life Insurance is protected from creditors.

All of these unique and wonderful benefits make Life Insurance not only a one-of-a-kind product, but to myself and countless others, a miracle.

"Your Life & Health Insurance Consultants"