



Non-Correlated Assets

Limited pay whole life insurance and indexed universal life insurance are among the safest and most effective **non-correlated** financial vehicles for any size investor. They are both a cash accumulation and cash flow strategy characterized by a nontraditional risk profile — both act differently from stocks.

Whole life has guaranteed cash values and non-guaranteed dividends. Indexed universal life has upside potential of its cash value based on the selected index and no downside (other than policy charges) due to its 0.0% to 2.00% floor.

If an asset is non-correlated, the price movement of it does not affect another asset's price movement.

In a world where most investors are comfortable with including varying amounts of non-correlated assets in their portfolios, either whole life insurance or indexed universal life insurance can be appropriate.

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