

# Understanding Specially Designed Life Insurance Contracts (SDLIC)



Thinking Differently about the Flexibility,  
Access, and Control of Your Money

John E. Moriarty, ChFC

# Understanding Specially Designed Insurance Contracts

**Sophia Wattles**

## **Understanding Specially Designed Insurance Contracts:**

**Understanding Specially Designed Life Insurance Contract** John E. Moriarty, 2015-12-05 Habits are the key to financial success. It doesn't matter how much money you make, save, inherit or receive if you don't have the simple habits of saving first and spending less money than you have available. Otherwise, your financial picture could be in jeopardy. Utilization strategies are seldom a topic financial professionals educate their clients about when discussing their financial pictures. Our industry is usually zeroed in on investment conversations and the majority of financial vehicles that exist in the marketplace today revolve around a risk/return mindset. The thinking is that in order to achieve higher returns an investor must be prepared to take on more risk in their financial picture. Our focus with utilization strategies centers around four main questions concerning a client's cash flow awareness:

- What is the purpose of your money? To Invest or Spend?
- What is the time horizon for each purpose? Long Term or Short Term?
- Are there specific risks you would like to minimize over that time frame?
- Where do you currently store your savings?

Getting answers to these questions allows the financial professional to act as an advocate for their clients' best interests. Ultimately, we aim to teach our clients to simply discover what dollars are flowing into your control and what dollars are flowing out of your control. Then, strategize so more money flows into your control. The end result will be more money for you to retain and utilize during your lifetime and more money for future generations.

Through extensive research and a broad knowledge base on different financial institutions, we believe there are specific types of life insurance companies that offer specific types of life insurance contracts with certain beneficial features to a conservative saver. A highly trained financial professional can use these contracts to offer a conservative saver a tremendous alternative to traditional banking methods. Please understand that we are not actually creating a real bank for our clients or communicating that life insurance companies are the same as a bank. Rather, we are attempting to design a financial vehicle that can mimic certain banking functions in one's personal business economy like financing big ticket purchases and controlling where your cash flow is stored.

*Principles Of Insurance Management: A Special Focus On Developments In Indian Insurance Sector Pre And Post Liberalisation* Neelam C. Gulati, 2009

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