

# 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

**Scotland. Court of Session**



## **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 client's 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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Anthony A Tarr, Julie-Anne Tarr, Maurice Thompson, Dino Wilkinson, 2023-10-17 This book focuses on the global landscape in which insurance is transacted and where it is evolving driven from within by transformative technologies and externally by the necessity to address risks like climate change and health crises such as the COVID 19 pandemic It discusses the dynamic challenges and opportunities that lie ahead for the industry in areas such as on demand insurance embedded insurance parametric insurance autonomous vehicles the rise of fintech the cyber risk landscape and through initiatives driven by distributed ledger technology or blockchain solutions Moreover it covers the major external challenges confronting the global insurance market such as the growing insurance protection gap in relation to the affordability and insurability of natural catastrophes and climate change and pandemics like COVID 19 This book examines innovations in insurance driven by the industry as well as externally imposed changes and dynamics impacting the industry It describes these changes the industry's responses and the legal framework in which they occur It canvasses additional regulatory and law reform initiatives that may be necessary to achieve an effective balance between the various competing interests The book is the first to address these matters holistically with a particular focus upon insurance law it will describe these changes and industry responses and the legal framework in which they occur The Global Insurance Market will be directly relevant to legal professionals insurers insurtechs fintechs brokers CEOs of insurance companies risk managers legal counsel academics researchers the judiciary and policy makers It will also serve as a valuable resource for students of all levels      **The American Exporter**, 1923      **The Southern Reporter**, 1904 Includes the decisions of the Supreme Courts of Alabama Florida Louisiana and Mississippi the Appellate Courts of Alabama and Sept 1928 Jan 1929 Jan Mar 1941 the Courts of Appeal of Louisiana

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