

# 2023

PRAISE CENTER COGIC  
AND  
KINGDOM MEN DMV

*Presents*

# “STANDING IN THE GAP” MEN’S CONFERENCE

MALE YOUTH ARE ENCOURAGED TO JOIN!





# Kingdom Finances

*Presented by: Renix Graham, III*



# Delayed Gratification

Anticipating a bigger reward later.

## **James 1:12**

**12** God blesses those who patiently endure testing and temptation. Afterward they will receive the crown of life that God has promised to those who love him.

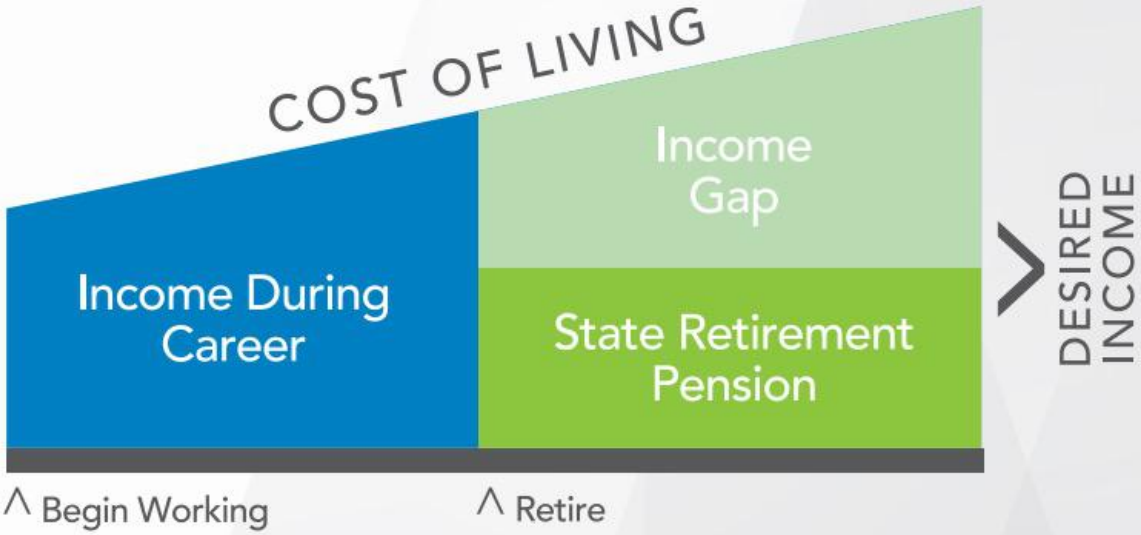
## **Proverbs 13:12**

**12** Hope deferred makes the heart sick, but a dream fulfilled is a tree of life.

## **Psalms 130:5**


**5** I am counting on the LORD ; yes, I am counting on him. I have put my hope in his word.

# THE INCOME GAP



^ Begin Working

^ Retire



## Simplified Investment Engine Breakdown

401(k) • IRA • 403(b) • 457(b) • Roth IRA • IUL

### 1. Variable

- Mutual Funds
- Stocks
- Multiple Fees
- No Control
- No Guarantees
- Risk Involved



### 2. Fixed

1 – 3%



- Principal Guaranteed
- Set Flat Interest Rate
- No Fees

## Simplified Investment Engine Breakdown

### 3. Fixed-Indexed

- Captures Stock Market Gains
- Downside Market Protection
- Principal + Accrued Gains Guaranteed
- Minimal to Zero Fees
- Zero Risk
- 100% Savings Security



## Are you capturing "Gains Below the Line?"



This example calculation uses a 50% Participation Rate from Dec. 2007 - Dec. 2017

The annual reset method delivers positive index-linked interest in any 12-month period in which the index increases. If the index declines or is flat for the annual period, then the interest credit is zero. Each year's interest is calculated independently, and the indexed interest calculation starts over each year, using the index value at the end of the last year.

# Indexed Universal Life (IUL)

Guaranteed, since coverage is until age 120.

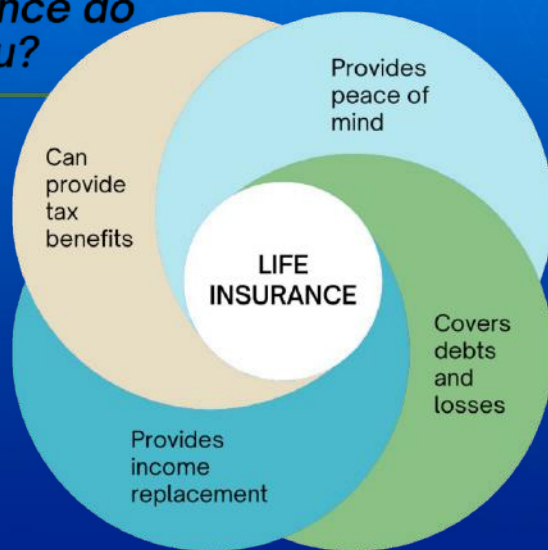
- Extremely Flexible (death benefit, payments, investments)
- Be your own bank
- Tax free retirement planning
- No capital gains tax, i.e. tax free





# Benefits of Insurance

*What does life insurance do for you?*



- ❖ Pension Max (IUL)
- ❖ Living benefits (Term/Whole/IUL)
- ❖ Tax Free Retirement (IUL)
- ❖ College Savings (IUL)
- ❖ Policy consolidation (IUL)
- ❖ Mortgage protection (Term)
- ❖ Retirement protection (Term)
- ❖ Income replacement (Term)
- ❖ Final Expenses (Whole)

**Renix Graham, Class Facilitator | Email**  
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**Appointment Scheduler | Calendar Website**  
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**<http://www.willandwaycec.org>**



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