



Home of the Top Financial Security Professionals

EY Proves that a Holistic Financial Plan that includes Life Insurance, Investments, and Annuities is objectively better for Consumers



.30¢

Applying just \$0.30 cents of each dollar of savings to permanent life insurance or annuities yields better returns than investment-only options.

EY researchers estimate that by 2030 we will have...

\$240

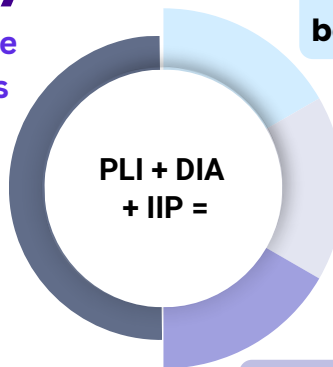
trillion retirement savings gap

\$160

trillion protection gap

Maximize Your Legacy

Combining **Permanent Life Insurance (PLI)** and **Deferred Income Annuities with Increasing Income Potential (DIA with IIP)** offers clients more options to generate retirement income, maximize their legacies, or balance both goals.



Save on Taxes: Permanent life insurance and income annuities both offer tax-deferred growth.

Insurers can navigate a competitive marketplace and better serve you.

Cater to investors' savings and protection needs with features like persistency bonuses and non-guaranteed dividends.



Scan to read the full EY white paper

[Finseca.org](https://finseca.org)