INTRODUCING THE

KUGLER SYSTEM LIFE INSURANCE TECHNIQUE BOOKS

More cases, better format and NEW lower pricing

BIG NEWS FROM THE KUGLER SYSTEM! We've expanded and updated ALL of our product book coverage and added a second volume on applications and tax aspects to this critical collection of cases. **Compliance reviewers and professionals across the U.S. tell us this is by far the best book on life insurance products in the industry—and we're delighted to now say it's also the most affordable.**

Previously, our best-selling Technique Book—*Life Insurance Products, Applications & Tax Aspects*, retailed for $200. **Now, you can get BOTH VOLUME I and VOLUME II of this book—with 20 completely new cases and significant updates to our existing cases for just $99.95.** For our loyal institutional clients, even deeper discounts are available. Here's what's covered:

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$59.95

An in-depth analysis with 80 techniques. It has chapters on Term, Ordinary Life, UL, UL with a Secondary Death Benefit Guarantee, Survivorship Life and Variable Life and funding arrangements. Policy riders and dividends are covered to show the additional flexibility provided to structure the policy for your client's needs. Includes cases on reappearing premiums and a chapter on Funding Arrangements (MECs, guideline premium and cash value tests, etc.). The chapter on secondary death benefit guarantees has over 20 techniques.

VOLUME II – A SUMMARY OF LIFE INSURANCE APPLICATIONS & TAX ASPECTS

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With 71 techniques, this book includes chapters on: Product Uses and Applications, Tax Aspects (gift, estate and income tax), IRC Section 1035 exchanges, and Special Policy Considerations. 20 types of 1035 exchanges are covered. Several cases are devoted to policies with existing loans. Other cases deal with the negative tax aspects of existing policy loans and illustrate simplified solutions. Some cases deal with using a policy to maximize the after-tax payout at retirement via "wash loans" and the Overloan Protection Rider.

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- The **RETIREMENT TECHNIQUE BOOK –** will be out later this year.

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