



# Life Insurance as a Wealth Strategy

How to Protect Your Family, Grow Your Assets, and Build Your Legacy



At Cannas Capital, we believe life insurance is more than just a payout after death. For entrepreneurs, professionals, athletes, and families, it's a cornerstone of wealth strategy.

Life insurance can:

- Replace lost income to protect your family.
- Grow tax-advantaged wealth you can access while alive.
- Protect businesses against unexpected loss.
- Transfer assets and reduce estate taxes.

Most families — even high-net-worth ones — are underinsured. This guide shows how to close the gap and unlock life insurance as a wealth tool, not just a safety net.



# Life Insurance as a Wealth Strategy

How to Protect Your Family, Grow Your Assets, and Build Your Legacy

## The Coverage Gap

### What is the Coverage Gap?

It's the difference between what your loved ones need and what your current policies cover.

- Income replacement (years of salary)
- Mortgage & debts
- College tuition
- Legacy/estate taxes

👉 Fact: Most families are underinsured by 40%.

## Types of Life Insurance

### Term Life Insurance

- Affordable protection for 10–30 years.
- Great for covering mortgages, loans, or dependents.

### Whole Life Insurance

- Coverage that lasts a lifetime.
- Builds guaranteed cash value.
- Predictable premiums.

### Indexed Universal Life (IUL)

- Flexible coverage.
- Cash value linked to market indexes for tax-advantaged growth.
- Borrow against your policy for retirement or business.

### Survivorship/Second-to-Die Insurance

- Covers two people, pays at second death.
- Powerful estate planning & wealth transfer tool.

### Specialty Coverage

- Disability & Loss-of-Value insurance for athletes, entertainers, and entrepreneurs.



# Life Insurance as a Wealth Strategy

**How to Protect Your Family, Grow Your Assets, and Build Your Legacy**

## The Wealth-Building Power of Life Insurance

Life insurance is unique: it protects and builds wealth at the same time.

Benefits include:

- Tax Advantages: Cash value grows tax-deferred, withdrawals can be tax-free.
- Liquidity: Access funds without selling investments.
- Diversification: Balances risk alongside stocks and real estate.

For HNW clients, life insurance often performs as both a protection plan and a private banking tool.

## Estate Planning & Legacy

High-net-worth families face estate taxes and liquidity challenges. Without proper planning, heirs may be forced to sell assets or businesses quickly.

Life insurance solves this by:

- Providing tax-free liquidity for estate taxes.
- Preserving assets for future generations.
- Structuring charitable giving strategies.

## Business Applications

Life insurance isn't just personal — it's a business continuity tool.

- Key Person Insurance: Protects company value if a key leader passes.
- Buy-Sell Agreements: Ensures smooth ownership transitions.
- Executive Benefits: Attract & retain top talent.



# Life Insurance as a Wealth Strategy

**How to Protect Your Family, Grow Your Assets, and Build Your Legacy**

## Case Studies

**Case 1 – Entrepreneur** A founder with \$5M in assets had no structured insurance plan. We built an IUL strategy that secured his family, protected business partners, and added tax-advantaged growth.

**Case 2 – Professional Athlete** An athlete secured loss-of-value insurance to protect future earnings if injured. This guaranteed long-term financial stability beyond his playing career.

**Case 3 – Family Office** A wealthy couple used survivorship life insurance to transfer wealth tax-efficiently, minimizing estate taxes while preserving their charitable giving goals.

## Next Steps

Now that you understand how life insurance protects and builds wealth, it's time to act. Here's how we help:

1. Concierge review of your current coverage.
2. Custom strategy tailored to your goals.
3. Ongoing service as your wealth grows.

Cannas Capital Insurtech is a concierge insurance firm serving entrepreneurs, athletes, entertainers, and high-net-worth families. With global carrier partnerships and white-glove service, we design policies that:

- Protect income & assets.
- Reduce tax exposure.
- Build generational wealth.

**Concierge Protection. Wealth Legacy. Insurance Done Right.**