



LEGACY WEALTH ACADEMY

THE FAMILY WEALTH BLUEPRINT COLLECTION

ACCESS THE CASH VALUE PLAYBOOK

A buyer's guide to protection, accessible cash value, policy loans, and a clear way to compare the numbers.

YOUR OUTCOME

Understand what you are buying, what you can access, and how to keep the plan healthy.

WORKSHEETS | CHECKLISTS | NEXT STEPS

Educational guide. Not individualized legal, tax, investment, or insurance advice.



HOW TO USE THIS PLAYBOOK

PROTECTION FIRST. OPTIONS SECOND.

Permanent life insurance should begin with a real need for death-benefit protection and a premium you can sustain. This guide helps you ask better questions before you buy or borrow.

STEP 1

Choose one next move

Circle the one action that would create the most clarity in the next 30 days.

STEP 2

Name who can help

List the professional or family member who needs to be part of the conversation.

STEP 3

Set a date

Put a date beside the next action so the guide becomes a plan, not another saved file.



PROTECT - ACCESS - REPOSITION

THE LIQUIDITY LAYER.

Cash value can create another source of accessible capital, while life insurance provides protection. It is one tool inside a coordinated plan.

Protect

Death-benefit protection for the people you name.

Build

Cash value grows under the policy's guarantees and non-guaranteed assumptions.

Access

Available value may secure a policy loan for a planned use.



CLEAR THE NOISE

WHAT SOCIAL MEDIA OFTEN LEAVES OUT.

Transparent expectations make a stronger buying decision.

MYTH

Myth

A \$1 million death benefit means you can borrow \$1 million.

REALITY

Reality

Borrowing is limited by available loan value, which may be small in early years.

MYTH

Myth

Policy loans are free money.

REALITY

Reality

The insurer lends against policy value. Interest accrues and unpaid debt reduces benefits.

Sources: MassMutual, How to Borrow From Your Whole Life Policy; Guardian, Guide to Life Insurance Loans.



POLICY FIT

CHOOSE A POLICY YOU CAN KEEP.

Ask for guaranteed and current illustrations. Compare the timing of value, the premium commitment, and the death benefit with term insurance and other alternatives.

- ☐ Protection amount and duration fit the need
- ☐ Premium fits the long-term budget
- ☐ Guaranteed values reviewed
- ☐ Non-guaranteed values reviewed
- ☐ Years 1, 5, 10, and target-use year reviewed
- ☐ Surrender charges understood
- ☐ Loan rate and loan method understood
- ☐ Agent compensation and alternatives discussed



FINANCIAL VELOCITY

USE CASH. KEEP THE PLAN MOVING.

A policy loan is made by the insurer and secured by available policy value. Cash value may continue growing while a loan is outstanding, under the contract's rules. This can provide access today while the policy remains in place.

Inside the policy

Value can continue growing according to guarantees and crediting or dividend rules.

Outside the policy

You receive loan proceeds for a planned goal.

Between the two

Interest, loan balance, and policy performance must be monitored together.

Growth during a loan depends on the policy. Loans can affect dividends or interest credits. Dividends are not guaranteed.



HYPOTHETICAL

USE - REPAY - REUSE.

Example only: a policy has \$100,000 of cash value and supports a \$30,000 loan. The insurer sends \$30,000. Policy mechanics continue under the contract. The \$30,000 loan plus interest remains outstanding until repaid or deducted.

Use

Put the \$30,000 toward a planned need or opportunity.

Repay

Choose a payment approach that fits cash flow and keeps interest visible.

Reuse

As value and loan capacity permit, access may be available again.

This is not a policy quote. Actual availability, crediting, loan rates, and death-benefit effects depend on the contract.



WORKSHEET

BORROW WITH A PURPOSE.

Write the goal before requesting the loan.

- ☐ Loan purpose is clear
- ☐ Amount needed is confirmed
- ☐ Current available loan value is known
- ☐ Loan rate and whether it can change are known
- ☐ Effect on cash value and death benefit is illustrated
- ☐ Interest-payment approach is chosen
- ☐ Repayment or monitoring plan is scheduled
- ☐ Tax professional is involved when needed

YOUR NOTES



WORKSHEET

SEE THE POLICY WITH AND WITHOUT A LOAN.

Ask for both views using the same assumptions. Record the differences at the year you plan to borrow and at later checkpoints.

No-loan view

Premiums, cash value, death benefit, guarantees.

Loan view

Loan balance, interest, net cash value, net death benefit.

Stress test

Lower non-guaranteed performance, earlier access, changed premium.

YOUR NOTES



MEETING PREP

GET CLEAR ANSWERS BEFORE YOU COMMIT.

Use these prompts with the agent and insurer.

- ☐ What is guaranteed?
- ☐ What can change?
- ☐ When does meaningful loan value appear?
- ☐ How does a loan affect dividends or credits?
- ☐ What is the current and maximum loan rate?
- ☐ What keeps the policy in force?
- ☐ What could create a tax bill?
- ☐ What happens if I reduce or stop premiums?



FIT CHECK

IS THIS A GOOD FIT FOR MY REAL LIFE?

Complete this before making a decision.

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BUYER IMPLEMENTATION PATH

IDENTIFY THE NEED. THEN REVIEW THE DESIGN.

Complete this workbook before requesting a consultation. Mark personally helps families evaluate and apply for life insurance. Mark and his team support clients in all 50 states through appropriately licensed professionals.

1. Bring your goal

Protection, accumulation, access, or a combination.

2. Bring the numbers

Budget, time horizon, target-use year, and your completed worksheet.

3. Request a buyer review

Visit legacywealthco.com/schedule-review after you know what you need.