

# LUCKING LIFE INSURANCE

Cheryl "Cheri" Lucking

(720)-422-8924

Cheri@LuckingLifeInsurance.com

NPN: 21422873

The Wealth Diamond Blueprint™, designed around your goals



## What if You Could Have Your Own Private Reserves?

A smarter way to build protection, flexibility, and long-term value.

This strategy uses whole life insurance to build accessible cash value while helping protect your family's future.

Over time, cash value can grow inside the policy and may be available through policy loans, offering a steadier alternative to relying solely on traditional lending.

### Why People Consider It

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- ✓ **Accessible Funds** – Policy loans may provide access to cash without a traditional approval process.
- ✓ **Tax Efficiency** – Cash value growth is generally tax-deferred, and benefits may receive favorable tax treatment.
- ✓ **Steady Accumulation** – Cash value typically grows at a more predictable pace than market-based assets.
- ✓ **Ongoing Growth Potential** – Policy value may continue compounding even when you borrow against it.
- ✓ **Legacy Protection** – Permanent life insurance ensures your loved ones are protected.
- ✓ **Built-In Discipline** – Regular funding can encourage consistent long-term saving habits.



## IMPORTANT CONSIDERATIONS

Best suited for people who value stability, planning, and long-term commitment.

### What to Understand Before You Start

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- ✓ **Long-Term Commitment** – This approach is designed for years of steady funding, not short-term cash needs.
- ✓ **Premium Responsibility** – Consistent contributions are essential for the policy to perform as intended.
- ✓ **Learning Required** – It takes time to understand policy design, loan mechanics, and long-term tradeoffs.
- ✓ **Moderate Returns** – Growth is often steadier, but usually lower than more aggressive investment options.
- ✓ **Early-Year Costs** – Cash value may build slowly at first because part of the premium covers insurance expenses.

**Bottom Line:** For the right person, this approach can pair lifelong protection with accessible cash value and a disciplined savings structure. The key is understanding how it works and whether it fits your broader financial goals.

CHERI LUCKING

Your Insurance Expert

720-422-8924    [Cheri@LuckingLifeInsurance.com](mailto:Cheri@LuckingLifeInsurance.com)

Let's talk about whether this strategy fits your goals and timeline.

**Book a Call**



Your Life ▪ Your Goals ▪ Your Future

## Could This Strategy Give You More Financial Flexibility?

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A quick educational overview of how Infinite Banking may help some families build access, protection, and long-term value.

### What It Is

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Your personal reserve account uses specially designed whole life insurance to build cash value over time. That value may be borrowed against, creating an additional source of accessible funds while keeping lifelong coverage in place.

### Why People Look At It

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- Access to cash through policy loans
- Steadier growth than market-based accounts
- Lifelong protection for loved ones
- A structured approach to long-term saving

### What To Know First

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- It works best as a long-term strategy
- Premiums must be funded consistently
- Policy loans require careful management
- It is not the right fit for everyone

**Bottom Line:** This approach may offer a fast growth Reserve Account when structured correctly.

Questions about whether this approach fits your goals?

Call or email Cheri Lucking to learn more.

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