

# Overcoming Roadblocks with Robert Zuniga

Desired Financial Result		Financial Product Focus
		Security and Growth
		Participating Whole Life Insurance
Security and Stability	Predictable Financial Results	✓
	No Capital Loss/ Safe Harbor	✓
	Guaranteed Cash Accumulation	✓
Growth	Competitive Rate of Return	✓
	Flexible Contribution Limit	✓
Access to Our Money without Penalty	Liquidity, Use and Control	✓
	Guaranteed Loan Option	✓
	No Government Involvement	✓
Tax-Favored	Tax-Deferred Growth	✓
	Tax-Free Death Benefit	✓
	Tax Deductible Contributions	none

Source: [Dwayne Burnell and Suzanne Burnell 2012 Financial Independence in the 21<sup>st</sup> Century](#)

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