QUICK REFERENCE

Term vs. IUL: The Quick Reference Guide

3 min read · Guensdy Paulemon, Independent Life Insurance Broker

Here's a quick side-by-side reference. For the full breakdown, visit the Term vs. IUL article on our blog at paulemonpwg.com/blog/term-vs-iul.html

	Term Life	IUL
Duration	10, 20, or 30 years	Lifelong (if funded properly)
Monthly Cost	Lower	Higher
Cash Value	None	Builds over time, tax-advantaged
Best For	Mortgage / income-replacement years	Lifelong coverage + long-term savings
Market Risk	N/A	Protected from losses, capped upside

The one-line version

If your biggest concern is a specific window of responsibility, Term usually fits. If you're thinking longer-term — lifelong coverage, tax-advantaged savings, a guaranteed legacy — IUL often makes more sense.

Still not sure which fits you?

Let's talk through your goals — no pressure, no obligation.

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