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[Indexed universal life \(IUL\) insurance lets the policyholder decide how much cash value to assign to either a fixed account or an equity indexed account.](#)

[Indexed Universal Life \(IUL\) Insurance Definition](#)

[Below are four golden rules to remember when considering indexed universal life insurance. Rule #1: Shop your broker, not your companies. This is where the internet can get you in trouble.](#)

[Council Post: The Golden Rules Of Buying Indexed Universal ...](#)

[Indexed universal life insurance \(IUL\) is an insurance product that seems to promise you can have your cake and eat it, too. Unfortunately, as with most things in life, there are no free lunches. The devil is in the details, and when you really examine them, it becomes clear that these are products designed to be sold, not bought.](#)

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[An IUL policy could be an ideal vehicle for funding a business buy-sell agreement. With a buy-sell agreement, remaining partners or key individuals can use the funds from the IUL policy to purchase the insured's portion of the company - essentially keeping the business running in the interim.](#)

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