



GROWTH ONLY AUTOMATED LIFE & LEGACY

YOUR BENEFIT GUIDE

Everything you need to know about the benefit your employer just offered you,
in plain language.

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A Message to You

Your employer just made a meaningful investment in your future. The GOALL Program isn't just another benefit form to sign, it's a promise that stays with you through every stage of life: while you work, if you ever get sick, and all the way into retirement.

Most people don't think about what happens if they get a serious diagnosis, or what their retirement income will actually look like after taxes. GOALL was designed to protect you from all of that, with one benefit that covers you in ways you probably didn't expect.

This guide explains what you're getting, why it matters, and why it's worth saying yes.

SECTION 1: What Is the GOALL Program?

Think of it as a benefit you don't have to die to use.

The GOALL Program protects you from an untimely death with a life insurance policy (called an Indexed Universal Life, or IUL) that is fully customized to you. **This is permanent and stays with you into retirement.** But here's what makes it different from any life insurance policy you've heard of before:

Traditional Life Insurance	GOALL Program (IUL)
✗ Only pays when you die	✓ Pays out while you're still alive if you need it
✗ No savings or growth	✓ Cash value grows and you can access it tax-free
✗ You lose it when you leave a job	✓ You keep it forever, through every job and into retirement
✗ No protection from illness	✓ Pays out if you face terminal, critical, or chronic illness and Alzheimer's disease.
✗ Taxable to beneficiaries in some cases	✓ Death benefit is 100% income-tax free

"When everyone sees how they can leverage a dollar and get all this coverage, plus their money is protected so they never lose it when the stock market goes down, it gives them peace of mind."

— GOALL Program

SECTION 2: The 5 Life Risks GOALL Protects You From

Life has a way of throwing things at us we didn't plan for. GOALL protects you from the five biggest financial risks most people face, not someday, but starting now. **This is permanent also and stays with you in retirement.**



1. Market Risk

Your money never goes down, even when the market crashes.

Remember 2008? Millions of people watched their retirement savings collapse overnight. With the GOALL Program, your account is linked to market indexes, so it grows when the market grows. But when the market drops, you drop nothing. Your floor is always zero. The gains you've earned are locked in every year. You cannot lose them.



2. Income Risk

Your retirement money comes out completely tax-free.

With a 401(k), every dollar you pull out in retirement is taxed as ordinary income. If tax rates go up, and most experts believe they will, you pay even more. With GOALL, contributions are made with after tax dollars therefore everything that grows and everything you take out in retirement is tax-free. For life. No surprises. And unlike a 401(k), your retirement income won't cause your Social Security benefits to be taxed either.



3. Health Risk

For untimely Death,

Provides tax-free money to help offset your income or provide a legacy for your beneficiary.

If you get seriously ill, GOALL pays you, while you're still alive.

Critical illness and critical injury are the number one causes of bankruptcy and foreclosure in America. A cancer diagnosis, a stroke, a car accident, these don't just affect your health. They devastate your finances. GOALL's living benefits mean that if you're diagnosed with a terminal, critical illness, critical injury, chronic illness, or Alzheimer's disease, you can access a significant portion of your benefit TAX-FREE to cover bills, care, or whatever you need. These benefits become available after the second payment. No dying first.



4. Legislative Risk

Even if Congress changes the rules, your GOALL benefit is protected.

Retirement laws change. Tax rates change. 401(k) rules change. What Congress giveth, Congress can taketh away and often does. Because GOALL is a non-qualified benefit (not a government retirement plan), it lives outside those rules. Any changes Congress makes to retirement plan regulations do NOT affect your GOALL policy. And if the product itself changes, your existing policy is grandfathered in. What you locked in today is protected forever.



5. Tax Risk

Your GOALL benefit will never increase your tax bill in retirement.

When you start drawing Social Security, most retirement income counts against you and can cause your Social Security benefits to be taxed. GOALL distributions are NOT counted as income. They don't show up on your tax return. They don't push you into a higher bracket. They don't reduce your Social Security. You get to keep every dollar your benefit was designed to give you.

SECTION 3: What This Actually Means for Your Real Life

Here's what GOALL can do for you:



Buy a home

You can access your GOALL cash value to help with a down payment, no penalty, no tax, at any age.



Pay for college

When your kids are ready for college, your GOALL policy can help fund it, without dipping into retirement savings.



Buy a vehicle

Need a car? Your policy's cash value is accessible for major purchases without early withdrawal penalties.



Cover medical bills

A health crisis can empty a bank account in weeks. Your living benefits are there exactly for this and they pay tax-free.



Survive a diagnosis

If you ever face terminal or critical illness / injury, chronic illness or Alzheimer's disease, GOALL can pay out hundreds of thousands of dollars while you're alive to use it.



Retire on your terms

Tax-free income in retirement, Social Security untouched, no market losses along the way. That's what financial freedom looks like.

SECTION 4 : Your Tax-Free Retirement Advantage

Most people are saving for retirement the expensive way.

A 401(k) gives you a tax break today but it's a loan from the government, not a gift. When you retire and start withdrawing, every dollar comes back taxed as ordinary income. If tax rates are higher by then (and history suggests they will be), you end up paying far more than you saved.

GOALL works the opposite way. You contribute after-tax dollars today, a smaller, known amount. Everything that grows from that contribution, and everything you pull out in retirement, is completely tax-free. The difference over a 30-year career can be life-changing.

"Would you rather pay taxes on the seed or the harvest?"

The 401(k) taxes the harvest after 30 years of growth. GOALL taxes the seed, the small amount going in, so everything it grows into is 100% yours.

401(k) in Retirement	GOALL in Retirement
✗ Every withdrawal taxed as income	✓ All withdrawals 100% tax-free
✗ May push you into a higher bracket	✓ Doesn't affect your tax bracket at all
✗ Can cause Social Security to be taxed	✓ Does NOT increase Social Security taxes
✗ Subject to Required Minimum Distributions	✓ No government-mandated withdrawals
✗ Market losses can devastate savings late	✓ 0% floor protected no matter what the markets does
✗ No protection if you get sick	✓ Living benefits active in retirement, too

SECTION 5: This Benefit Is Yours Forever

Most benefits disappear when you leave a job. This one doesn't.

Health insurance ends when you leave. The 401(k) sits frozen until you roll it over or start withdrawing. But the GOALL policy is yours, permanently. It travels with you through every job change, every life change, and all the way into retirement. Your living benefits stay active. Your death benefit stays in force. Your cash value keeps growing.

"The best thing about GOALL is that when employees reach retirement, the time when life's risks are highest, they still have access to protection, income, and financial stability. It's not just a benefit for today. It's a promise for tomorrow."

— GOALL Agency

Here is what stays with you, always:

✓ Your death benefit: permanent, tax-free, for whoever you choose

✓ Your living benefits*: terminal, critical illness / injury, chronic illness & Alzheimer's protection

*begins after the second payment

- ✓ Your cash value: growing, accessible, and never at risk in a market downturn
- ✓ Your tax-free retirement income: locked in, protected from future tax increases
- ✓ Your Social Security advantage: GOALL income never triggers SS taxation

SECTION 6: Questions You Probably Have

Q: Is this going to cost me a lot?

A: Your employer is contributing a Loyalty Match toward your policy, so part of your benefit is already funded. Your own contribution is taken from your paycheck through payroll deduction. Your rep would've shown you the exact numbers in your 1-to-1 meeting. Most participants find it fits comfortably into their budget and the protection it provides far outweighs the cost.

Q: What if I need the money before I retire?

A: Upon paying the premium amount, cash won't be accessed in the first year and have limited access in the first 10 years. Unlike a 401(k), there is no 10% penalty for early access. You simply take a policy loan, which doesn't require approval, doesn't affect your credit, and doesn't count as taxable income.

Q: What happens if I leave this job?

A: Your GOALL policy is yours permanently. When you leave, the policy comes with you, fully intact. Every benefit continues: the living benefits, the death benefit, the cash value growth, and the tax-free retirement income. You can setup monthly EFT to continue funding it yourself or new employer can run it via payroll.

Q: How is this different from my 401(k)?

A: A 401(k) is a retirement account that's taxed when you withdraw it and can lose value when the market drops. The GOALL Program protects you from market losses, pays out if you get seriously ill, and delivers completely tax-free income in retirement. They're very different tools and GOALL covers risks the 401(k) was never designed to address.

Q: I'm young, why does this matter to me right now?

A: The earlier you start, the more your policy grows. A 25-year-old contributing \$250/month builds a policy worth significantly more by retirement than someone who starts at 45. More importantly, you cannot predict when illness or injury will strike, your living benefits protect you starting on the second month. Youth is the best time to lock in your coverage.

Q: Do I have to be healthy to qualify?

A: Most applicants qualify without any issues. The program is designed to be accessible and qualifying sooner is always better than waiting. No employee is ever left behind. Even if an employee is declined by Carrier, they still have access to a Non-qualified Indexed Annuity option and can still receive the employer loyalty match.

SECTION 7: Where You Are & What Happens Next

1

Watched the short GOALL Program video

Before your 1-to-1 meeting, your employer would have sent you a link to a 12–14 minute video that explains the program.

2

Completed the quick Jotform

This captures basic information so your 1-to-1 can be focused on you, not on paperwork.

3

Completed Your 1-to-1 meeting

Meeting with the GOALL Benefits Strategist, in person or via Zoom. They'll show you your exact numbers, your Loyalty Match amount, your policy illustration, and answer every question you have.

4

Completed your Application / Underwriting

Completed application with App Writer. The whole process is fast, simple, and handled for you. For Underwriting questions, GOALL will reach out to you.

5

Approved Policy Review

Once your application is approved, you will be notified via email. Once your policy is issued, GOALL will reach out to set up Zoom meeting to review approved policy and deliver digitally via DocuSign. Your GOALL Rep will walk you through the highlights and make sure you understand everything you now have.

"I always say: have passion, be persistent, and have a caring heart. We're not here to sell you something. We're here to make sure you and your family are protected from life's biggest risks."

— Mark Biermann, Co-Founder, GOALL Agency

You worked hard to get to this job.

Your employer worked hard to give you this benefit.

Say yes. Protect your family. Build something that lasts.

Questions? GOALLProgram.com · info@goallprogram.com · 480-674-0025

Disclaimer: Actual benefits vary by age, health, and policy terms. Benefits provided by optional Accelerated Benefits Riders and may not be available in all states.