



RETIREMENT & WEALTH PLANNING

INSURANCE FOR TRUCKERS

**Protect the
driver.
Protect the
wealth.
Protect the road
ahead.**



**Build Wealth. Protect Your
Future. Create a Legacy.**

Prepared by TFG Tolbert Financial Group
Licensed financial professionals

**PREPARED FOR THE TRUCKING
COMMUNITY**

Meet Chuck Tolbert.

Licensed financial professional

TFG Tolbert Financial Group helps drivers, owner-operators, and business owners understand insurance strategies designed to protect health, income, family, business, and long-term goals.



Unlock generational wealth with smart financial strategies.

A strong plan prepares for three threats.

1

Premature death

Family income, debt, and the business may be left exposed.

2

Unexpected illness

Medical bills and lost work can hit at the same time.

3

Outliving your money

A long retirement needs dependable income.

Protect today. Build tomorrow. Leave something that lasts.



Your health is the engine behind everything.

If you cannot get care, you may not be able to drive, lead, or earn.

Doctor visits

Hospital care

Medicine

Preventive care



For a 1099 driver or business owner, health coverage is not an employee perk. It is part of the business plan.

Four numbers tell most of the story.



Premium

What you pay each month.



Deductible

What you may pay before the plan pays more.



Copay

A set cost for some visits or medicine.



Out-of-pocket max

Your yearly ceiling for covered in-network care.

**1**

Check the doctor network.

2

Check your medicines.

3

Compare total cost, not only the premium.

4

Use your best income estimate for Marketplace savings.

Self-employed Marketplace savings depend on household income. Update your application if income changes.

Build the health plan in layers.



Marketplace (ACA)

Individual and family plans. Income-based savings may apply.

Private health

Options outside the Marketplace. Benefits and rules differ.

Small business or group

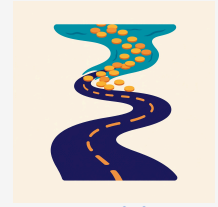
Coverage for eligible owners and employees.

Gap coverage

Dental, vision, accident, hospital, critical illness, and disability may fill specific needs.

Supplemental coverage is not a replacement for major medical insurance. Read what is covered, what is excluded, and when benefits start.

Each tool has one main job.

**Health****Term life****Whole life****Disability****Annuities**

Health: helps pay for covered medical care.



Term life: protects people for a chosen time.



Whole life: lifelong protection with cash value.



Disability: helps replace income when you cannot work.



Annuity: can turn savings into future income.

A Florida 2-15 license covers life, health, annuities, and disability-related benefits, subject to appointments and product rules.



Term life covers a season.

Choose a time. Pay a premium. Keep the policy active.

Choose

10, 20, or 30 years are common terms.



Protect

If the insured dies during the term, the beneficiary may receive the death benefit.



Review

At the end, coverage may end, renew, or convert if the contract allows.

Term life usually does not build cash value. It can be a strong fit for a mortgage, young family, business debt, or high income that others depend on.

Whole life is built to last.

It can protect for life and build cash value when the policy stays in force.

Lifelong coverage

Cash value

Policy loans



Whole life

Fixed structure. Guarantees are stated in the contract. Premiums are usually higher than term.

Universal life

More flexibility. Costs, crediting, and policy performance must be reviewed.

Cash value often starts slowly. Loans charge interest. Unpaid loans reduce value and the death benefit.

How indexed universal life works.

Indexed universal life (IUL) combines permanent life insurance with cash value that can receive interest linked to an index, such as the S&P 500.

Index rises

Interest may be credited, up to the policy's cap.



Index falls

A typical 0% floor can mean no indexed interest for that period, instead of an index loss.



Policy continues

Insurance costs and policy charges still apply.

8-12% Common cap range

The most indexed interest credited for a period. Caps vary and can change.

4-7% Typical long- term range

A general 20+ year estimate for credited interest after caps and fees - not a promise.

0% Typical floor

The index account may credit zero in a down period, but charges can still reduce cash value.

You do not own the index. Participation rates and spreads also affect credits. Past index performance does not predict future results; use the carrier's current illustration.

The rates are not apples to apples.

Both policies can build cash value, but the numbers describe different things.

Participating whole life **5.75-6.60%**

Examples of 2026 dividend interest rates:
 MassMutual 6.60%, New York Life 6.40%, and
 Guardian 6.25%.

A dividend interest rate helps an insurer calculate a dividend. It is not the policy's cash-value growth rate, and dividends are not guaranteed.

Indexed universal life **4-7%**

Typical long-term credited-rate range:
 approximately 4-7% over 20+ years after caps
 and fees.

Actual yearly credits may be 0% or reach the cap. Policy charges still apply, and caps and participation rates can change.



Guarantees

Whole life usually has stronger stated guarantees.



Upside

IUL may have greater credited-interest potential.



Flexibility

IUL usually needs more monitoring.



Fit

The better policy is the one designed for the real goal.

Do not compare a whole life dividend interest rate directly with an IUL credited rate. Compare guaranteed values, non-guaranteed values, costs, death benefits, funding, and access using current carrier illustrations.

Some life insurance may help while you are living.

Covered event

A contract may name terminal, chronic, or critical illness.

Claim

You submit proof that the policy rules are met.

Early access

You may receive part of the death benefit early.

T

Terminal

A life expectancy rule may apply.

C

Chronic

Help with daily activities may be required.

I

Critical

Only listed conditions may qualify.

Benefits, triggers, costs, and tax treatment vary. Early payments can reduce the death benefit.



Your truck can stop. Your bills do not.

Disability income insurance may replace part of your income if a covered illness or injury keeps you from working.

Wait

The elimination period is time before benefits begin.

Receive

The policy may pay a weekly or monthly benefit.

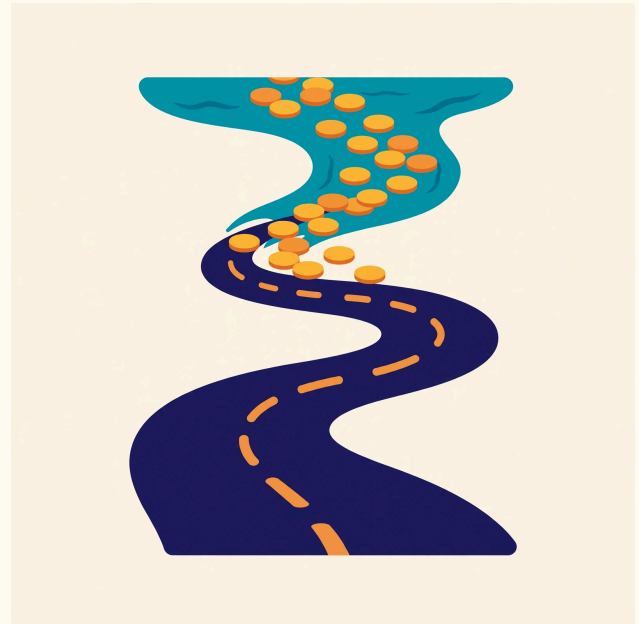
Return

Rules define how long benefits last and what "disabled" means.

Ask about "own occupation," pre-existing conditions, exclusions, benefit period, and whether trucking duties are covered.

Turn part of today's money into tomorrow's income.

An annuity is a contract with an insurance company.



Put money in

One payment or a series of payments.



Let it work

Growth rules depend on the type of annuity.



Take income

Later withdrawals or an income option may be available.

Annuities are long-term contracts. Surrender charges, taxes, caps, fees, and withdrawal rules may apply. Guarantees rely on the insurer's claims-paying ability.

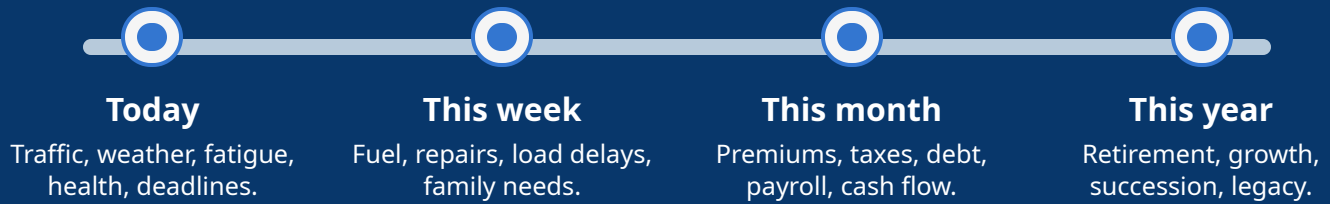
1099 workers often build their own safety net.

No benefits department? Build one box at a time.

- 1 Health:** medical, dental, vision, and gap coverage.
- 2 Income:** emergency savings and disability protection.
- 3 Family:** life insurance and clear beneficiaries.
- 4 Future:** retirement plan and long-term income strategy.
- 5 Business:** key-person, succession, and continuity planning.

Not every trucker is a contractor. Worker status follows the real work relationship. Ask a tax or legal professional when classification is unclear.

Your plan must work on a hard week.



Good coverage keeps one bad event from becoming four bad events.

Health

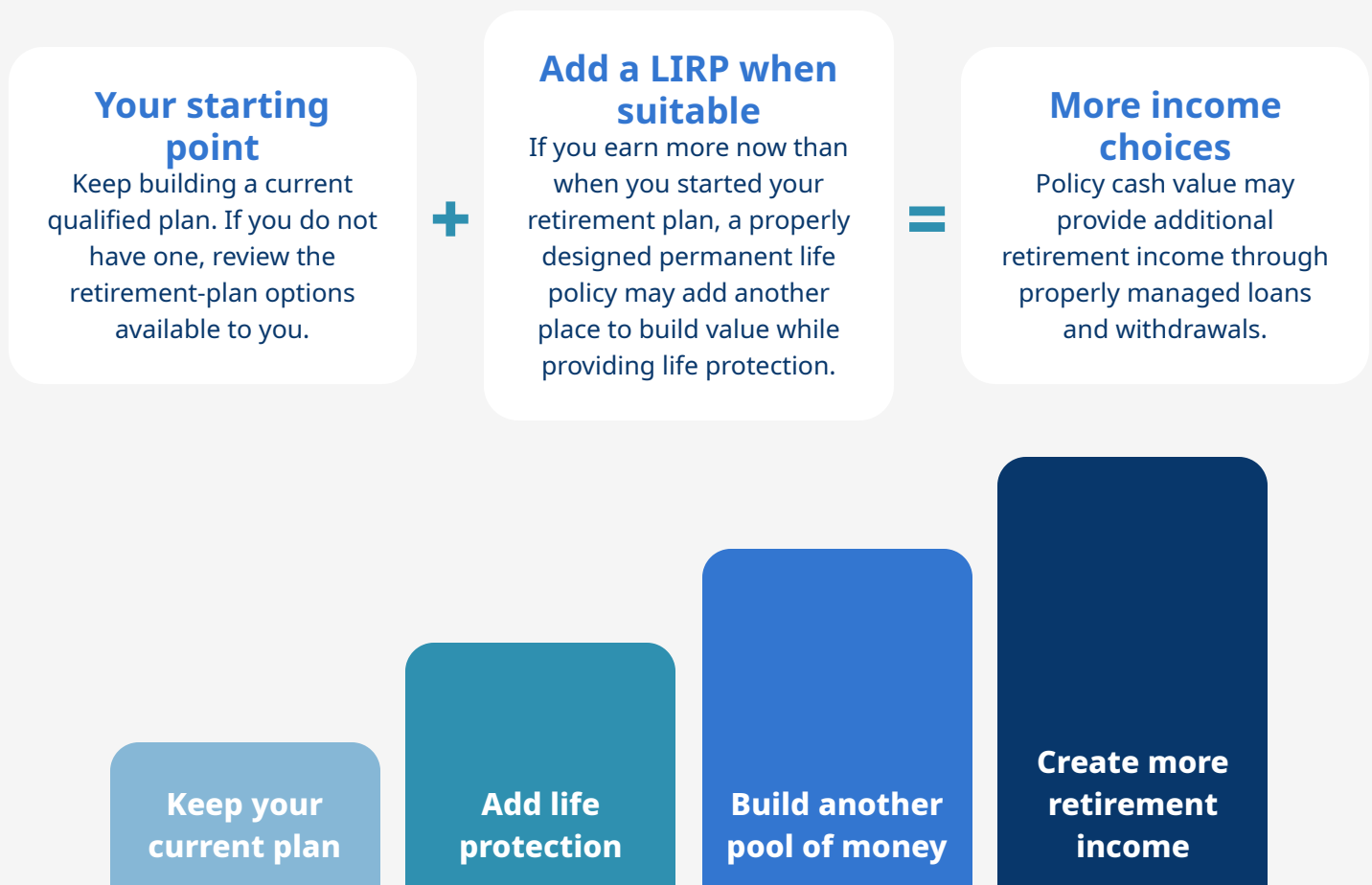
Income

Family

Business

Add another lane to retirement.

Whether you already have a 401(k), IRA, or another qualified plan - or do not have one yet - a life insurance retirement plan (LIRP) may add life protection and another potential source of tax-advantaged retirement income.



A LIRP may supplement an existing retirement plan or become one part of a new retirement strategy; it does not replace sound retirement planning. Favorable tax treatment is not automatic. It depends on policy design, underwriting, keeping the policy in force, and managing loans and withdrawals correctly. Loans accrue interest and reduce policy values.

“Be your own bank” is a strategy—not a magic account.

The goal: keep more interest, dividends, and growth working inside your family’s plan.

Control

Control your banking relationship.

Access

Seek tax-advantaged access to wealth during retirement.

Compound

Build wealth that may serve more than one generation.

Protect

Grow policy value under the contract’s protections.

Fund

Pay premiums.

Build

Grow cash value.

Borrow

Use policy loans.

Policy loans charge interest and reduce values. A lapse or surrender with gain can create a tax bill. Favorable tax treatment is not automatic.

Premium financing keeps more business cash working—but adds leverage.

Lender

Finances some large life insurance premiums.



Policy

Receives premium and builds benefits under its contract.



Owner

Keeps more capital available for the business.

Possible fit

Qualified higher-income owners with strong cash flow, collateral, and long-term need.

Main risks

Loan rates, collateral calls, policy performance, repayment, and lapse.

“Infinite banking” version

Uses financed premiums to build a policy that may later support policy loans.

Team needed

Financial professional, lender, tax adviser, and attorney.

This is not free money. It is an advanced leveraged strategy. It should be stress-tested before any commitment.

A policy may support a goal. The math must lead.

Mortgage target

7?

Want to pay off a 30-year mortgage in 7 years? Test the goal against premiums, loan costs, cash value, extra mortgage payments, and cash flow.

Fleet growth

1 → 5

A policy loan may help with equipment or an opportunity, but it should not replace operating reserves or safe debt planning.



Goal

Write the number and date.



Model

Use real policy illustrations and loan terms.



Stress-test

What if rates rise or business slows?



Review

Check the plan every year.

A seven-year payoff or fleet result is a target, not a policy guarantee.

What if the person who drives the business cannot return?

Key-person insurance can give the company cash when a covered owner or essential employee dies.



Keep moving

Cover payroll, debt, and transition costs.

Find talent

Recruit or train a replacement.

Protect trust

Show lenders, vendors, and staff there is a plan.

The business usually owns the policy, pays the premium, and is the beneficiary. Consent and tax rules matter.

Life insurance can fund promises on paper.

Buy-sell funding

If an owner dies, policy money may help the remaining owner or business buy that share.

Partnership agreement

The legal agreement says who buys, who sells, and how the price is set.

Executive bonus plan

A business may pay a bonus that helps a key employee own life insurance, subject to tax and plan rules.

Retention strategy

Well-designed benefits can reward people the company wants to keep.

Agreement

Attorney drafts the promise.



Valuation

Owners agree on business value.

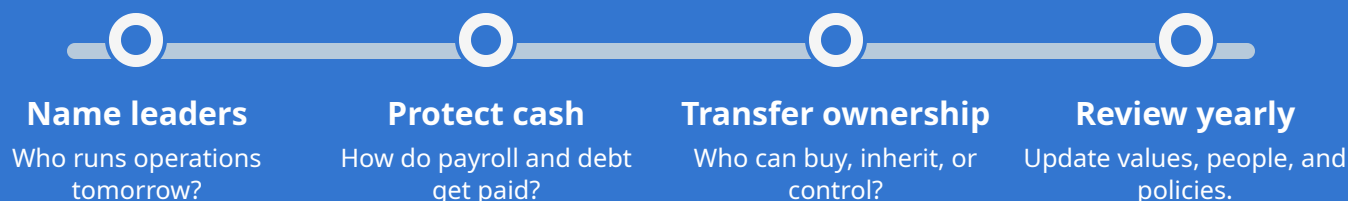


Funding

Insurance may provide cash at the needed time.

Insurance does not replace the legal agreement. Review ownership, beneficiaries, valuation, and tax treatment with qualified professionals.

A business is wealth only if it can survive a change.



**Succession is not only about death.
It is about keeping the company
useful, valuable, and ready.**

Start with the risk that could hurt most.

High-earning driver

Protect income, family, health, and the years needed to build wealth.

1099 contractor

Build health, disability, life, savings, and retirement benefits yourself.

Young owner-operator

Protect debt and income first. Then build reserves and long-term capital.

Fleet owner

Add key-person, buy-sell, executive benefits, group health, and succession.

Established owner

Coordinate retirement income, premium financing, liquidity, and legacy.

Trucking family

Plan for health care, income gaps, time away, beneficiaries, and ownership.

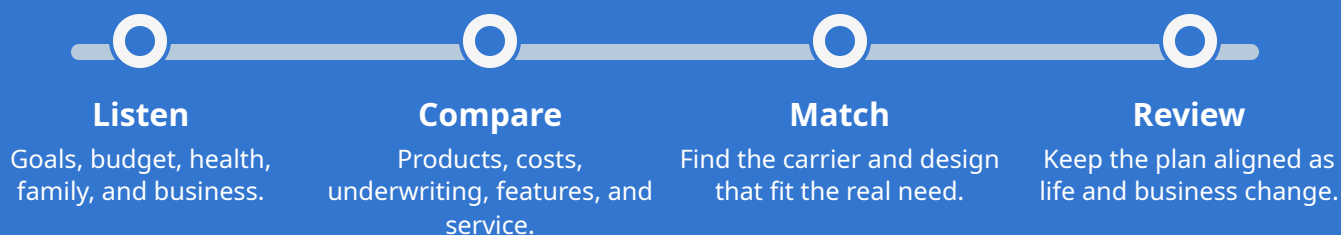


TFG works for the client - not for one carrier.

70+

insurance carriers and financial institutions available through TFG relationships

More choices help us look for the right fit instead of forcing one company's answer.



Access does not mean every product is available to every person. The best fit depends on eligibility, underwriting, state availability, budget, and goals.

TFG is a national agency with a team, strong relationships, and a community mission.

This is not a one-person shop. TFG brings multiple professionals and advisors together to serve clients across all 50 states and eligible foreign nationals.

TEAM

More than one voice

A team can bring different experience to health, life, income, business, and legacy needs.

U.S.

National reach

TFG serves people throughout the United States, with support for eligible foreign nationals.

LINK

Strong affiliations

Relationships with TruChoice Financial Group and AmeriLife expand the support behind the agency.



Protect

Guard income, people, and operations.



Sustain

Help a business stay steady through change.



Grow

Support expansion and the jobs it may create.



Leave a legacy

Pass value forward if that is the owner's goal.

TFG is working to become a trusted staple in the community. You cannot take the business with you, but you can protect it and help it live beyond you.

Service is subject to licensing, carrier appointments, product availability, eligibility, and underwriting.

One plan can connect personal, business, health, and legacy needs.

Personal Financial Planning

Wealth-building, retirement, debt reduction, income, budgeting, and savings systems.

Business Financial Planning

Succession, executive benefits, retirement plans, risk management, and tax-efficient business structures.

Generational Wealth

Tax-advantaged strategies, policy liquidity, personal banking concepts, and legacy transfer.

Health Insurance Planning

ACA, private, group, and supplemental health options.

Infinite Banking Strategy

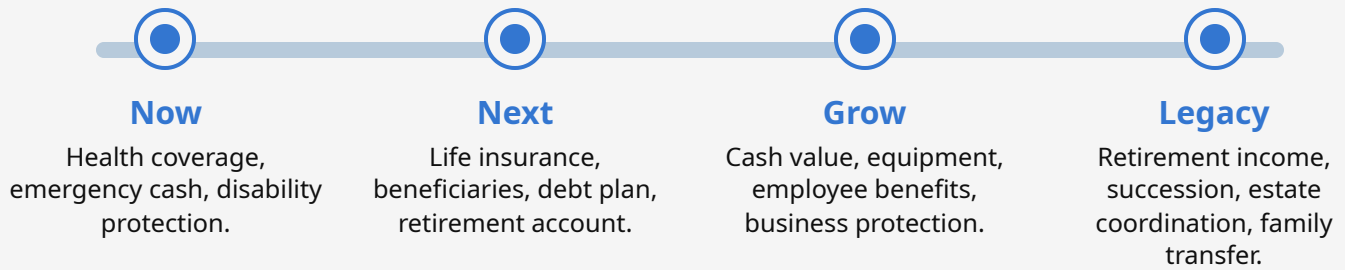
Design policy cash value for access, control, and long-term family use.

Trust & Wills Planning

Coordinate estate, trust, asset-protection, tax, and document needs with qualified legal professionals.

TFG is an insurance and financial-services resource. Tax, legal, investment, and plan-administration work may require other qualified professionals.

Protect first. Then build.



- 1 List what you must protect.
- 2 Set a monthly amount you can keep paying.
- 3 Compare real contracts and illustrations.
- 4 Review every year and after a major change.

Build a plan that protects what you have—and what you are still building.

A simple conversation can help you see the gaps, compare options, and set the right order.

TFG Tolbert Financial Group

Licensed financial professionals

Florida 2-15 Health & Life, including annuities

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Now you've got all this information.
Do you know what to do with it?

Click here for your free strategy call



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Know what you are buying.

Educational use only. This guide is general information, not tax, legal, investment, medical, or accounting advice. Chuck is a licensed financial professional, not a financial advisor. Product availability, benefits, costs, underwriting, riders, exclusions, tax treatment, and guarantees vary by state, carrier, and contract. Read the policy and insurer illustration. Insurance and annuity guarantees depend on the issuing insurer's claims-paying ability.

Policy loans and withdrawals reduce available cash value and death benefit, may cause a policy to lapse, and may create taxable income. A modified endowment contract has different tax rules. Premium financing adds loan, interest-rate, collateral, and performance risk. Mortgage payoff, business growth, retirement income, and tax outcomes are goals—not guarantees. Coordinate advanced cases with qualified tax and legal professionals.

Plain-language sources

1. HealthCare.gov: Health coverage for self-employed people
2. HealthCare.gov: Reporting self-employment income
3. Florida Department of Financial Services: 2-15 license scope
4. NAIC consumer education: health, disability, and life insurance basics
5. NAIC life insurance and annuity consumer materials
6. IRS: Retirement plans for self-employed people
7. IRS: Modified endowment contract distribution and loan rules
8. IRS: Tax treatment when life insurance is surrendered
9. MassMutual: How the 2026 dividend interest rate is applied
10. Guardian: 2026 dividend announcement
11. Rates Chaser: 2026 whole-life dividend rate comparison
12. Investopedia: How IUL caps, participation rates, and floors work
13. Local Life Agents: IUL long-term credited-rate estimate

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