The Legacy Blueprint

How to Protect, Grow, and Pass Down Wealth

KP KJ PEOPLES

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Introduction

I'm KJ Peoples — Legacy Coach, Financial Educator, and your partner in building a future you can be proud of.

I didn't grow up with a money playbook. Like a lot of people, I learned about hard work — but not about making money work for me.

My background as an athlete taught me discipline, structure, and how to win with a solid game plan. When I discovered how to apply those same principles to building wealth, everything changed.

Today, I help high-performers and everyday earners create simple, smart strategies that turn income into impact.

My approach isn't about confusing financial jargon or one-size-fits-all advice — it's about customizing a plan that works for your life and putting you in control of your financial future.

Because wealth isn't just about money.
It's about freedom, security, and legacy — and making sure your loved ones are prepared for whatever comes next.

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PROTECT
Build a Foundation

Before you grow wealth, you must protect it

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Think of it like building a house — the foundation comes first. Without it, one storm can wipe everything out.

Here's how to protect your income, your assets, and your family:

- **Life Insurance with Living Benefits**
- **Protects your family's income if you pass away, and lets you access funds if you face a serious illness or injury.**
- **Mortgage Protection**
- **Ensures your family keeps the home, no matter what happens to your health or income.**
- **Final Expense Coverage**
- **Covers funeral costs and immediate expenses so your loved ones aren't left with debt during an emotional time.**

💡 Quick Action: Take 15 minutes to review your current protection. Ask yourself — if something happened tomorrow, would my family's lifestyle change overnight? If the answer is "yes," it's time to close the gaps.

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GROW

Make Your Money Work for You

Earning is just the first step — multiplying it is where the magic happens.

The wealthy use strategies that protect their money from losses while allowing it to grow over time.

Here's how you can do the same:

- **Indexed Universal Life (IUL)**
- **Combines permanent life insurance with a cash value account that grows tax-advantaged based on market performance — with zero downside risk when the market drops.**
- **Million Dollar Baby (Juvenile IUL)**
- **A gift that grows for decades — setting your child or grandchild up with lifelong coverage and a powerful financial head start.**
- **Fixed Indexed Annuities (FIA)**
- **Provide guaranteed lifetime income with safe, stable returns, so you never outlive your money.**

💡 Quick Action: Decide how much you can commit to consistently each month. Even $150–$300 invested into the right vehicles now can grow into hundreds of thousands — or more — over time.

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PASS DOWN
Transfer Wealth the Smart Way

Wealth without a plan for transfer can disappear in a single generation.

The final step in your legacy blueprint is ensuring your wealth passes to your loved ones — intact and efficiently.

Here's how:

- **Proper Beneficiary Designations**
- **Ensure your assets go to the right people without legal delays.**
- **Trusts & Estate Planning**
- **Avoid probate, reduce taxes, and protect your family's privacy.**
- **Financial Education for Your Heirs**
- **Passing down money is powerful — but passing down knowledge ensures they can keep and grow it.**

💡 Quick Action: Make a simple list of all your accounts, policies, and assets. Write down who should receive each one. Review and update this list annually.

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THE LEGACY CHECKLIST

Your 4-Part Legacy Action Plan

Protect — Put foundational coverage in place (life insurance, mortgage protection, income protection).

Grow — Commit to a safe, consistent growth strategy (IULs, annuities, retirement accounts).

Pass Down — Plan for tax-efficient, intentional wealth transfer.

Review — Revisit your plan every year and adjust as life changes.

Your 4-Part Legacy Action Plan

You now have the Legacy Blueprint — but a blueprint only works if you take action.

Most people put this off until it's too late. The best time to secure your future was yesterday. The second-best time is today.

That's where I come in.

As your Legacy Coach, I'll:

- Help you identify exactly what you need to protect, grow, and pass down wealth.
- Show you options from over 25 A-rated carriers — not just one company's products.
- Create a customized plan you can feel confident about, no matter your starting point.

📅Tap Here to Book Your Free Legacy Planning Session Today

Let's take this blueprint and turn it into your family's reality.

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