

# The Couples' Gameplan

How Young Couples Can Protect Their Family and Build Wealth for the Future



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TUGGLE FINANCIAL



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# Introduction

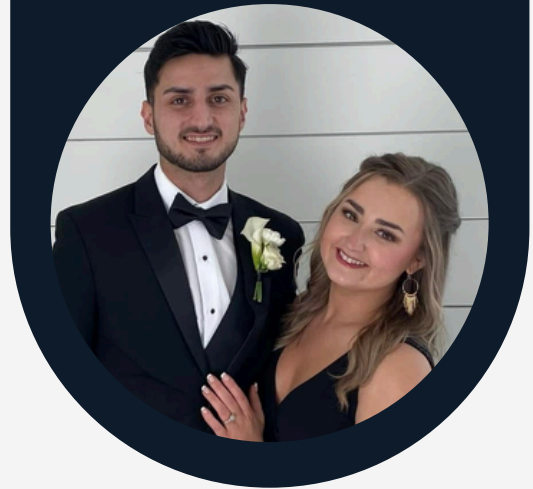
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**We're Colton and Annabelle Tuggle — licensed financial professionals and a husband-and-wife team.**

**As a young couple ourselves, we know how challenging it can be to juggle careers, debt, family, and future goals while trying to make smart financial decisions.**

**That's why we created The Couples' Game Plan. It's a simple, easy-to-follow guide that shows you how to:**

- **Protect your family today**
- **Grow your wealth safely**
- **Prepare for retirement**
- **And give your kids a financial head start**



# PROTECT Your Family

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## Before you grow wealth, you must protect it

Think of it like a safety net — without it, one unexpected event could undo years of hard work. For young couples, this protection is the foundation that keeps your family secure no matter what life throws your way.

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

- **Life Insurance with Living Benefits**


- Provides affordable coverage for your family if you pass away, while also giving you access to funds if you're faced with a serious illness or injury. It's peace of mind for both today and tomorrow.

- **Mortgage Protection**

- Keeps your family in their home no matter what. If you experience disability, critical illness, or even death, the mortgage stays covered — so your loved ones never have to worry about losing the roof over their heads.

- **Final Expense Coverage**

- Takes away the financial burden of funeral and end-of-life costs. This coverage ensures your loved ones aren't left with sudden debt during an already 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.



# GROW Your Wealth Together

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## Earning money is important – but it's only the first step.

To truly change your family's future, you need a strategy that turns income into wealth. For young couples, the goal is to grow your money in a way that's safe, steady, and built to last.

Here's how to make your money work for you while minimizing risks:

- **Indexed Universal Life (IUL)**
  - Combines lifelong protection with a cash value account that grows tax-advantaged. Your money grows when the market grows, but it's shielded from losses when the market drops — giving you security and growth at the same time.
- **Consistency Over Time**
  - Building wealth isn't about big leaps — it's about steady progress. Even small, regular contributions into the right vehicle can add up to hundreds of thousands of dollars over time.

💡 **Quick Action:** Decide on a monthly amount you and your spouse can set aside without stress — even \$150 to \$300 a month. Think of it as paying your future selves first.



# PLAN

## For Retirement with Confidence

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Retirement may feel far away, but the earlier you plan for it, the more freedom you'll have later.

Too many couples put this off and end up depending on social security or working longer than they want.

Your goal is to create a plan now that gives you options later.

Here's how to secure a retirement you can count on:

- **Fixed Indexed Annuities (FIA)**
  - Turn your savings into guaranteed lifetime income. With FIAs, your principal is protected from market downturns, so your money won't disappear during a recession. You'll enjoy safe, steady growth now and a paycheck for life in retirement.
- **Peace of Mind for the Future**
  - Knowing you'll have income you can't outlive takes the stress out of retirement planning. It lets you focus on enjoying life with the people you love most.

💡 **Quick Action:** Talk with your spouse about the lifestyle you want in retirement. How much monthly income would make you feel secure? Start planning now to make sure it's possible.



# GIVE

## Your Kids a Head Start

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Every parent dreams of giving their children a better life.

But the truth is, saving for their future doesn't have to start big — it just has to start early.

By putting the right plan in place now, you can give your kids financial security that lasts a lifetime.


Here's one of the most powerful tools to set them up for success:

- **Fixed Indexed Annuities (FIA)**

- Turn your savings into guaranteed lifetime income. With FIAs, your principal is protected from market downturns, so your money won't disappear during a recession. You'll enjoy safe, steady growth now and a paycheck for life in retirement.

- **A Legacy of Security**

- It's one of the best gifts you can give — a plan that grows with them and protects them for life.

 **Quick Action:** Consider what setting aside just \$100–\$200 per month could mean for your child by the time they're 18, 25, or 40. The earlier you start, the greater the impact.





## 4-Part Game Plan to Protect Your Family and Build Wealth Together:

- **Protect Your Family**

- Put foundational coverage in place with affordable life insurance, mortgage protection, and final expense planning.

- **Grow Your Wealth Together**


- Use smart, tax-advantaged strategies like IULs to build cash value safely and consistently over time.

- **Plan for Retirement with Confidence**

- Secure guaranteed income for life with FIAs so you can enjoy your retirement years without worry.

- **Give Your Kids a Head Start**

- Set up a Juvenile IUL (Million Dollar Baby plan) that grows with your child and provides lifelong protection.

 **Quick Action:** Review your plan every year and make adjustments as your family grows and your goals change.



# Conclusion & Next Step

**You now have the Couples' Game Plan – but a game plan only works if you put it into action.**

**The truth is, most couples know they should be planning ahead, but they wait until it's too late.**

**The best time to protect your family and build your future was yesterday. The second-best time is today.**

**That's where we come in.**

**As a licensed husband-and-wife team, we've helped countless couples just like you:**

- Understand their options in plain, simple language
- Create affordable strategies that fit their budget
- Build confidence that their family is protected now and in the future

 [\*\*Book Your Free Couples' Financial Game Plan Session Today\*\*](#)

Let's take this guide and turn it into a personalized plan for your family.

Together, we'll protect what matters most, grow your wealth, and create the secure future you deserve.

**— Colton & Annabelle Tuggle**  
**Tuggle Financial**

