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LIFE INSURANCE IN RETIREMENT PLANNING

A PROPERLY DESIGNED LIFE INSURANCE POLICY CAN PROVIDE:

- Income tax-free death benefit protection
- Tax advantaged cash value growth potential
- Supplemental retirement cash flow, through tax advantaged withdrawals and/or loans

Where does Cash Value Life Insurance fit?

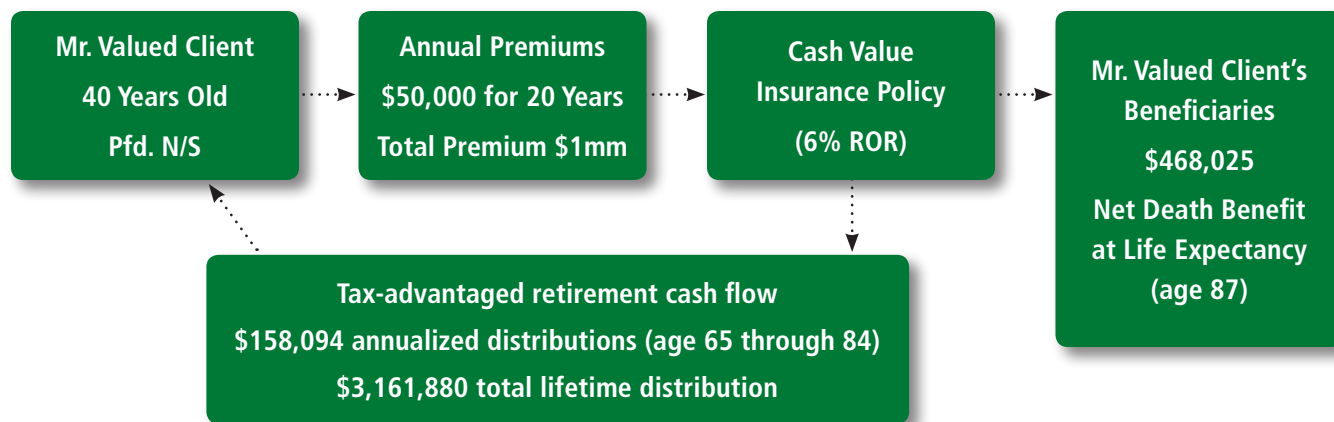
- > Clients who need a retirement vehicle with downside protection
- > High income individuals looking to minimize taxation on earnings
- > For those who have maximized funding on qualified/non-qualified plans

An Insurance Solution

- > Death benefit protection during the accumulation years
- > Accessible cash value during retirement years
- > Life insurance becomes an income producing asset in the retirement portfolio

How it Works

- > Apply for a permanent life insurance policy using Indexed Universal Life (IUL) or Variable Universal Life (VUL)
- > Based on cash value performance, the policy will grow on a tax-deferred basis
- > Distributions can be withdrawn/loaned for any purpose



Any reference to life insurance used in this material is hypothetical and is intended to show how life insurance may be used with this planning concept. This is for discussion purposes only. Actual results will vary based on your specific situation. Consult your own tax and/or legal advisor when making tax and legal decisions. Investment and insurance values are illustrative only, not guarantees. This assumes that the life insurance policy is not classified as a modified endowment contract (MEC). This also assumes that the policy adheres to the income tax requirements of life insurance as defined by the Internal Revenue Code. Estate, gift, or generation-skipping transfer taxes have not been taken into account. Please consult a tax advisor regarding what may be applicable to your individual situation. For financial professional use only.

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Additional Benefits Created

- > Provide additional income to pay for your child's college expenses
- > Help supplement a gap in retirement before social security begins
- > Create a steady cash flow after life expectancy once all other assets have been depleted

Listed below are the advantages of using cash value life insurance in everyday retirement planning.

Features	Life Insurance	Taxable Investments	401(k) & Traditional IRA	Roth IRA	Muni-bonds
Tax-deferred Growth	◆		◆	◆	
Tax-advantaged Distributions	◆			◆	◆
No Contribution Limits	◆	◆			◆
No Additional Tax for Early Withdrawals	◆	◆			◆
Increase Tax-free Death Benefit	◆				

Cash value life insurance provides the flexibility to take care of your individual needs and wants, while leaving a lasting legacy to your heirs.

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