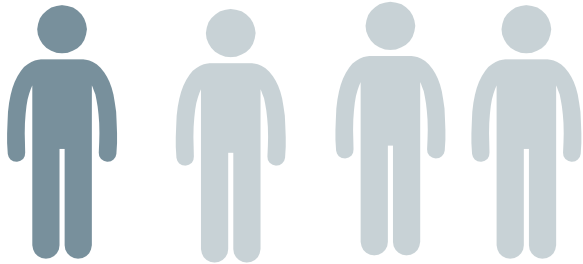


Tax Free Retirement Strategy





1 OUT OF 4

sixty five year olds
will live past the age of
90¹

20+

Years in
Retirement¹

\$

The average retirement
health care premium costs
for a 65 year old healthy
couple retiring
this year is **\$266,589¹**



60% of people with
cancer are 65 and older²

1. Social Security Administration. (2017). Calculators: Life Expectancy
2. https://www.hvsfinancial.com/PublicFiles/Data_Release.pdf 2015.
3. <http://longtermcare.gov/costs-how-to-pay/costs-of-care/> October 2016.



**LIFE INSURANCE CAN DO MORE THAN
PAY A DEATH BENEFIT**



**POWERFUL RIDERS MAY BE ABLE TO
ACCELERATE THE DEATH BENEFIT...**



FOR ILLNESS OR INJURY



**POTENTIALLY PROVIDE A
GUARANTEED
SOURCE OF RETIREMENT INCOME**

Life insurance income riders typically have limitations and restrictions to exercising them, including but not limited to, minimum and maximum age requirements, years policy has been in force and minimum policy values. Receipt of other policy benefits that reduce policy values may also reduce the ability to exercise the income rider. Receipt of income benefits will reduce the policy's cash value and death benefit, may reduce or eliminate the availability of other policy and rider benefits and may be taxable.



US NATIONAL DEBT

\$32,673,121,235,056+

US UNFUNDED LIABILITIES (GAAP):

\$105,329,304,512,601

LIABILITY PER TAXPAYER:

\$1million +

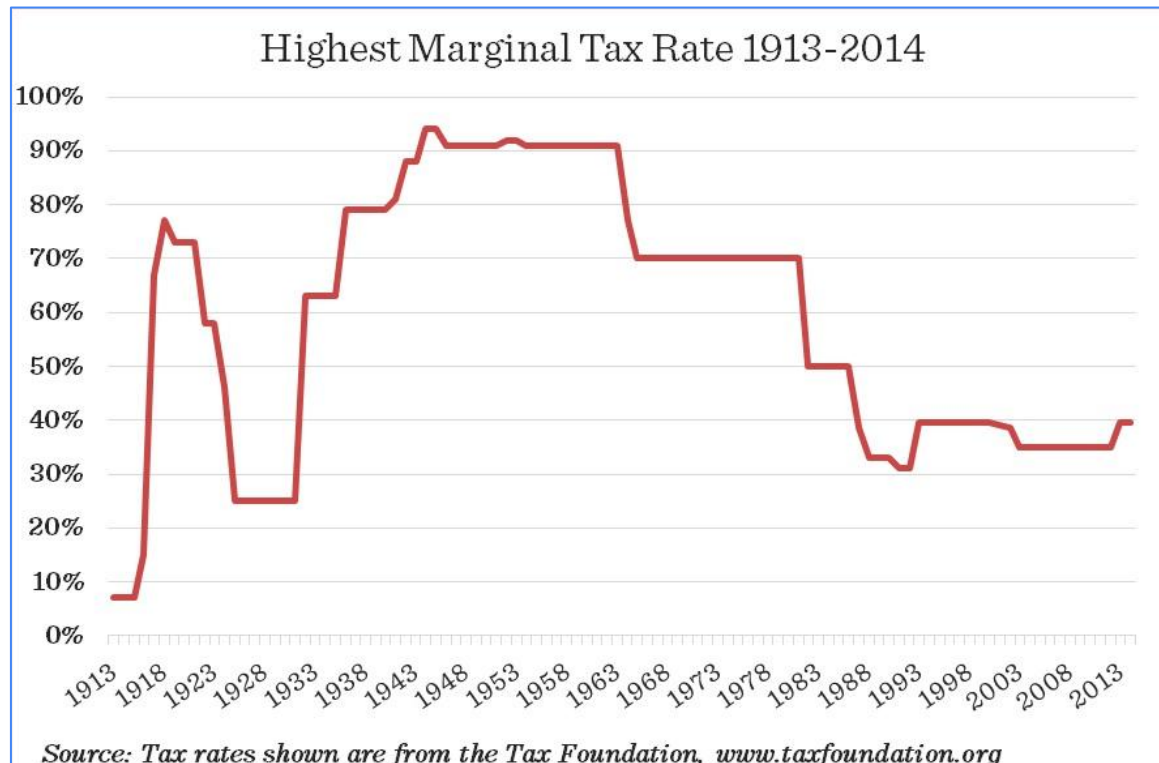
Statistics from USDebtClock.org (03/02/2017).

US National Debt represents the face amount or principal amount of marketable and non-marketable securities currently outstanding.

US Unfunded Liabilities includes Social Security, (Medicare Parts A, B, and D), Federal Debt Held by the Public, plus Federal Employee and Veteran Benefits. (Generally Accepted Accounting Principals).

Liability per Taxpayer equals the US National Unfunded Liability Divided by the number of US Citizens.

1. Spend Less
2. Tax More



Different ways to save and invest

AFTER TAX	TAX-DEFERRED	PRE-TAX	TAX-FREE
<ul style="list-style-type: none">• Private Savings i.e. CD	<ul style="list-style-type: none">• Annuities	<ul style="list-style-type: none">• Traditional IRA• Qualified Plan/401(k)	<ul style="list-style-type: none">• Roth IRA• Permanent Life Insurance Cash Value¹

It's not just about how much you accumulate for retirement...

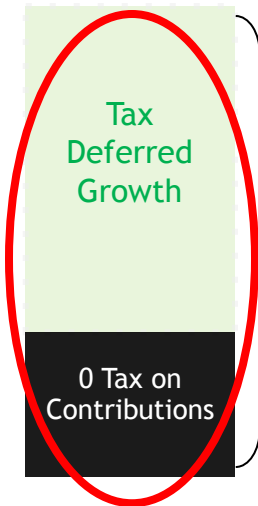
...you also need to factor taxes on retirement income.

Surrender charges may reduce the policy's cash value in early years. Policy loans will be taxed as ordinary income if the policy is allowed to lapse. It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

1. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender.

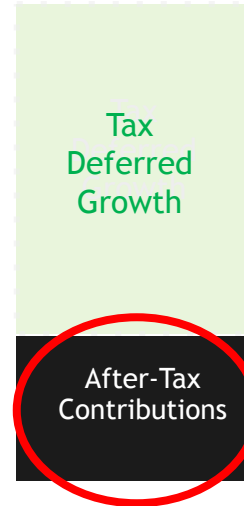
Comparing the Options

Traditional IRA Tax-deferred



Taxed As
Ordinary
Income
On Withdrawal

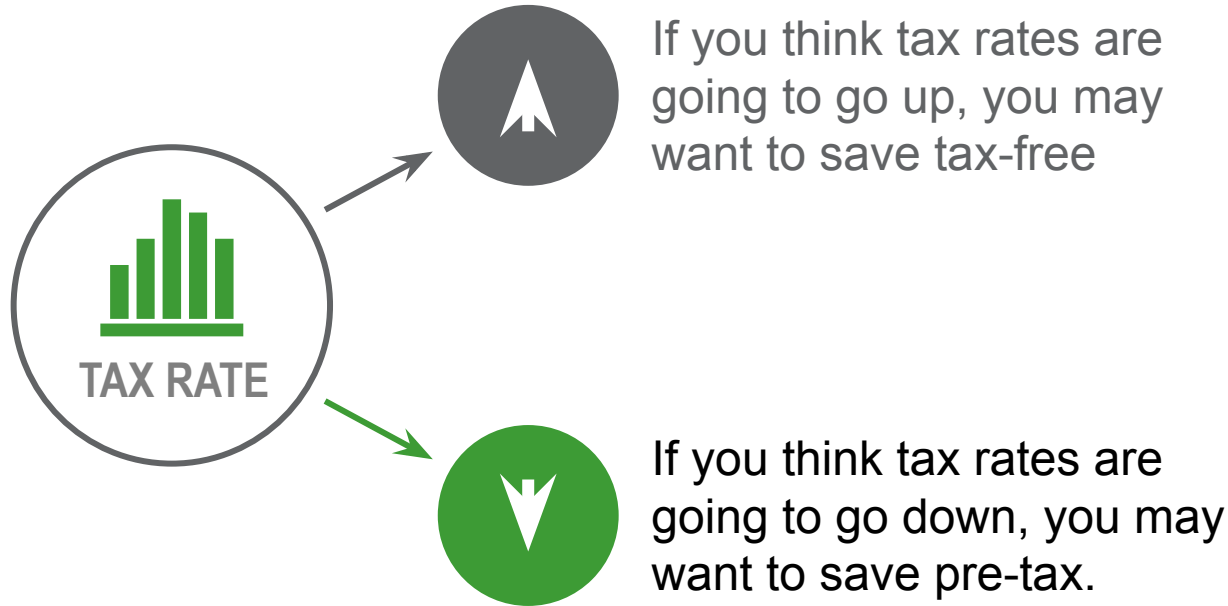
Roth IRA Tax Free



\$0 Federal
Tax For
Qualified
Distributions

To qualify for federal tax-free and penalty-free withdrawal of earnings, a Roth IRA must be in place for at least five years, and the distribution must take place after age 59 ½ or due to death, disability, or a qualified special purpose distribution, which is a qualified first-time home purchase (up to a \$10,000 lifetime maximum). Depending upon state law, Roth IRA distributions may be subject to state taxes.

Your Your Outlook Drives Your Strategy Outlook



Roth IRA - Good choice if you qualify

- Adjusted Gross Income must be below a certain threshold
- Contributions are limited

Permanent Life Insurance

- Income Tax-Free Death Benefit
- Tax-deferred Build-up of Cash Value
- Potential for Tax-Free Retirement Income through policy loans and withdrawals.

Each premium payment you make

Provides an income-tax free death benefit¹ to your named beneficiary

Optional Accelerated Benefit Riders allow you to access the death benefit during lifetime in the event of a Terminal, Chronic, Critical Illness or Critical Injury.²

Builds cash value income tax-deferred

Cash value that you can use during your lifetime, through policy loans and withdrawals, to provide a tax-free retirement income.

1. Internal Revenue Code § 101 (a)(1). There are some exceptions to the rule. Please consult a qualified tax professional for advice concerning your individual situation.

2. Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of accelerated benefits may be a taxable event and may affect your eligibility for public assistance programs. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies generally no restriction placed on the use of the benefit received. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Riders are optional, may require additional premium and may not be available in all states or on all products. This is not a solicitation of any specific insurance policy.

Roth IRA

- Do You Qualify?
- Are you satisfied with the amount of contribution you can make?

Permanent Life Insurance

- Do you need death benefit protection?

**It may be a combination
of the two that works best for you.**



Provide an income tax-free death benefit for the people who depend on you¹



Defer taxes as your accumulated cash value grows, and



Potentially access the cash value using income tax-free policy loans and withdrawals to use for retirement income and other needs²

Would You Be Interested?

¹Internal Revenue Code §101(a). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.

²Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years.





IUL Cash Accumulations Practical Considerations

Indexed Universal Life Policy(IUL)

Access to Cash Value¹⁵

Your FlexLife policy's cash value has the potential to grow, tax-deferred, over time. Cash value is different than your death benefit. If sufficiently funded, cash value can be accessed through policy loans and withdrawals to help meet a wide range of financial needs, including:

Financial Emergencies 	College Tuition 
Home Down-Payment 	Retirement income 

Income for Life

Retirement is about more than what you save. It's also important to make your income last a lifetime. FlexLife, with the Lifetime Income Benefit Rider¹⁶, can help you turn your policy's cash value into retirement income that you can never outlive.

The Lifetime Income Benefit Rider is automatically added to your policy at issue. Once conditions are met to exercise the rider, your income is guaranteed for life. Income payments will lower the death benefit and cash value of your policy, but a portion of both are retained for your lifetime.



The Missing Asset --- How an IUL Works



Basic Strategy



Interest Crediting
Strategy Bucket

In Summary



**Death Benefit
Protection**



**Cash Value Accumulation
Income Riders**



**Accelerated Living
Benefits**



**Permanent Life Insurance Features and Riders Provide
One Solution for Multiple Risks**



