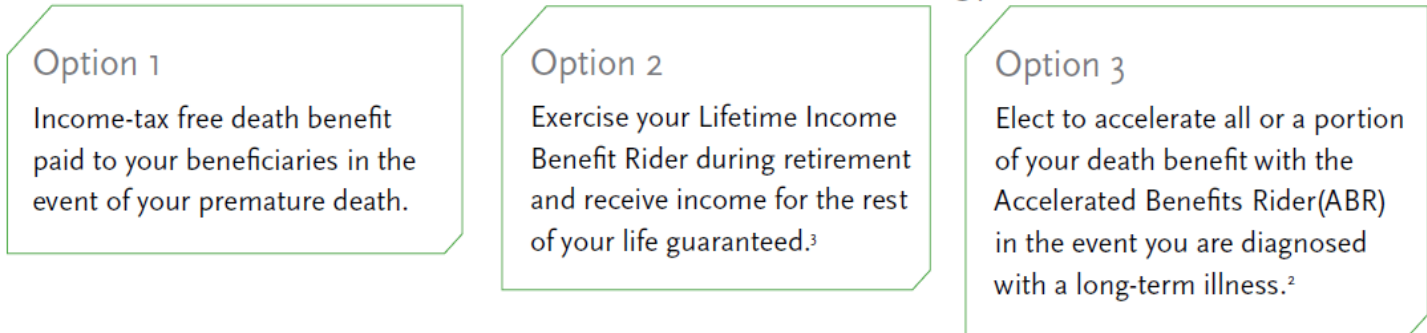


Indexed Universal Life: “You don’t have to die to use”

Life insurance with the option of a Lifetime Income Benefit and Accelerated Benefits Rider.



Life Insurance

- Flexible Premiums
- Permanent Policy
- Tax-free death benefits

Cash Value

- Upside Gain Potential (cap 12-15%)
- No downside Risk (min 1-3%)
- Lifetime to access
- Tax-free distributions

■ Accelerated Benefit Riders

- **Terminal Illness:** 2 Years to live
- **Chronic Illness:** Unable to perform ADLs (policy in force 2 yrs)/ Monthly Disability Income
- **Critical Illness:** Heart Attack, Stroke, Cancer, Major Organ Transplants, etc.

Retirement Income

- Guaranteed Lifetime Income
- Tax-free Income*