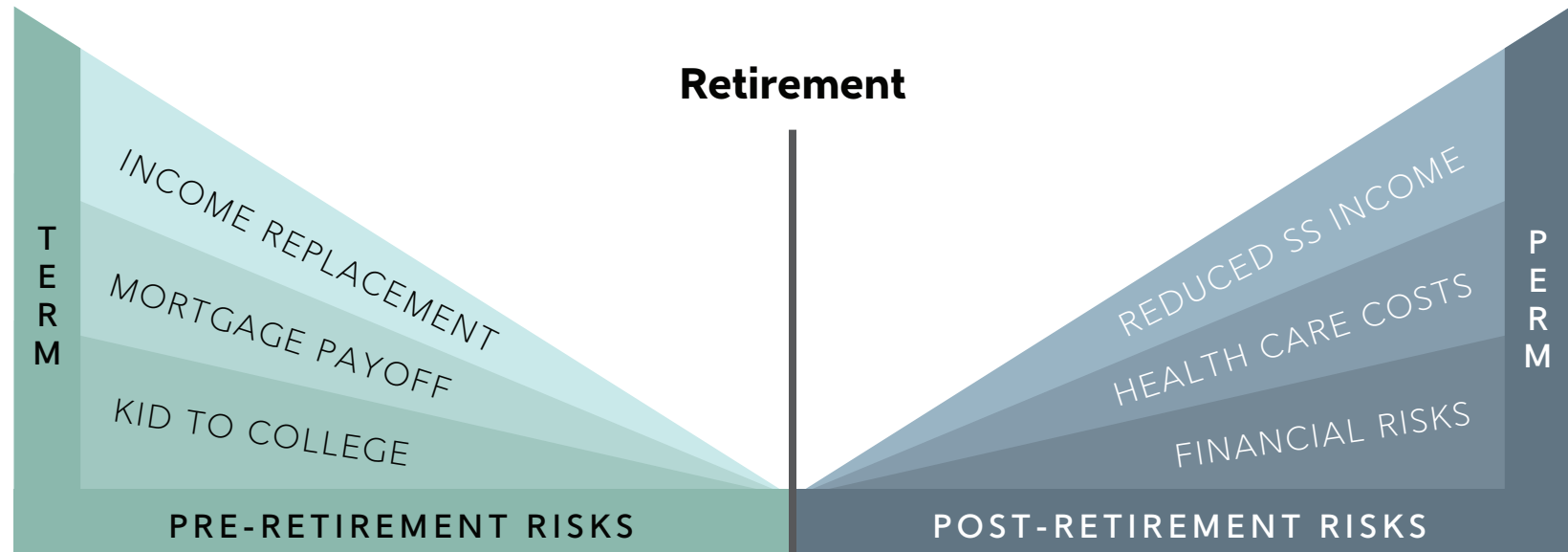


What's Your Retirement Spectrum?

Meet your life insurance needs for today and tomorrow while staying within your budget



The above chart gives a visual of the market volatility spectrum.

Americans face several financial risks, both before and during retirement. Some of these risks may be reduced over time and can often be addressed through the use of term life insurance. However, some risks actually increase as we age and their solutions become more daunting. One potential solution may be permanent life insurance, which not only provides a tax-free death benefit to your beneficiaries, but also includes a cash value component that could be used to address key risks in retirement.

Life insurance involves fees and expenses, including surrender charges, and may require medical underwriting to qualify for coverage. Policy loans and withdrawals will reduce available cash values and death benefits and may cause the policy to lapse or affect any guarantees against lapse. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. Insurance guarantees are backed by the financial strength and claims-paying ability of the issuing company. This information is not intended to be a comprehensive discussion of life insurance. Be sure to carefully review and understand all of the features, benefits, costs, terms and restrictions of any life insurance policy before making a purchasing decision.