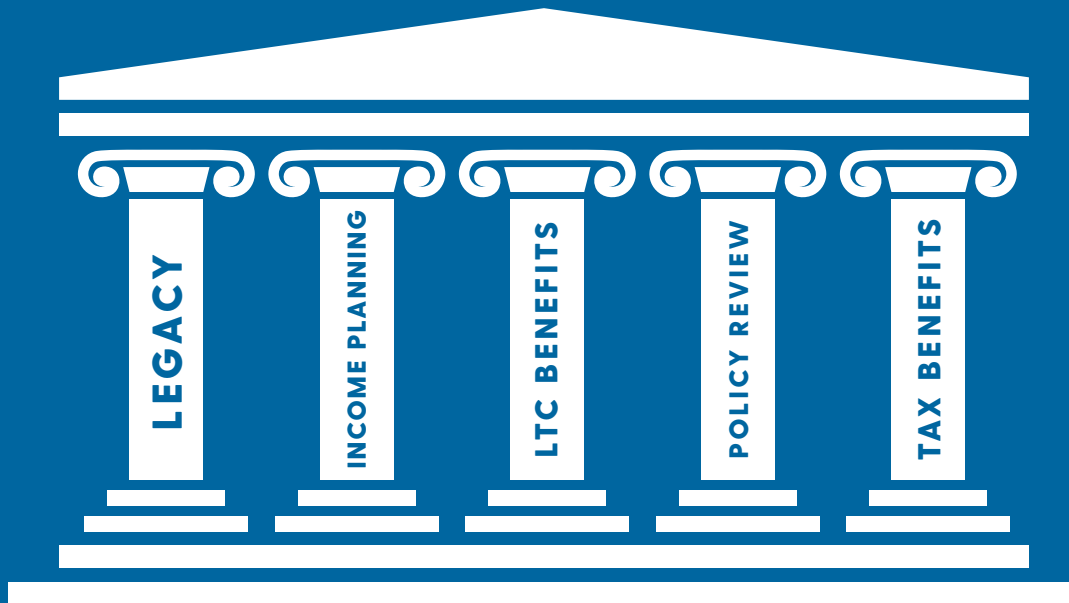


When heading toward retirement, these five pillars will likely be top of mind. Did you know life insurance can help provide solutions to all these concerns? Yes, life insurance. Leveraging the asset of life insurance may help you more fully enjoy retirement by seeking to improve your overall financial position.



**Legacy:** Do you have qualified money or annuities you no longer need for retirement income? Do you plan to leave those assets to your beneficiaries? We can show you ways to leverage life insurance to potentially increase the amount you pass on to your beneficiaries.

**Income Planning:** Life insurance can be an asset in a “class of its own.” With a tax-free death benefit, tax-deferred growth potential, tax-free distributions and no IRS income or contribution limits, life insurance can provide a level of diversification in a well-rounded retirement strategy. With permanent life insurance, such as indexed universal life (IUL), we can help you create a tax-efficient, diversified retirement strategy with the potential to accumulate cash value that can be accessed via policy loans and withdrawals for supplemental retirement income in addition to providing a death benefit.

**Chronic Illness and Long-Term Care (LTC) Benefits:** With fewer carriers offering traditional long-term care (LTC) insurance combined with the trend of increasing premiums, you may be looking for an alternative to help pay for the costs associated with long-term care. Several life insurance options can help provide you with a level of protection to help cover this need.

**Policy Review:** Reviews are an opportunity to assess your existing coverage to ensure it aligns with your current life circumstances and comprehensive financial goals, legacy wishes and retirement income needs, and to identify any potential gaps.

**Tax Benefits:** We all face the dilemma of planning to make sure our money outlasts our lifespan. Taxes can be a question mark in this planning process. Knowing when your income will be taxed is only half the battle. You also need to know what the tax rate for your future income will be. Permanent life insurance, such as indexed universal life (IUL), can be part of a tax-efficient, diversified retirement strategy with the potential to accumulate cash value that can be accessed for supplemental retirement income in addition to providing a death benefit.

*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.*

*This information is not designed to be a comprehensive discussion of life insurance. Product and feature availability may vary by state. Life insurance agents do not give legal or tax advice. Our firm provides insurance services.*

*LTC benefits are optional and may involve additional annual charges. Life insurance policies are subject to medical/financial underwriting, contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender charges. If properly structured, proceeds from life insurance are generally income tax free. All insurance product guarantees are backed by the financial strength and claims-paying ability of the issuing company.*

5/21-1630335