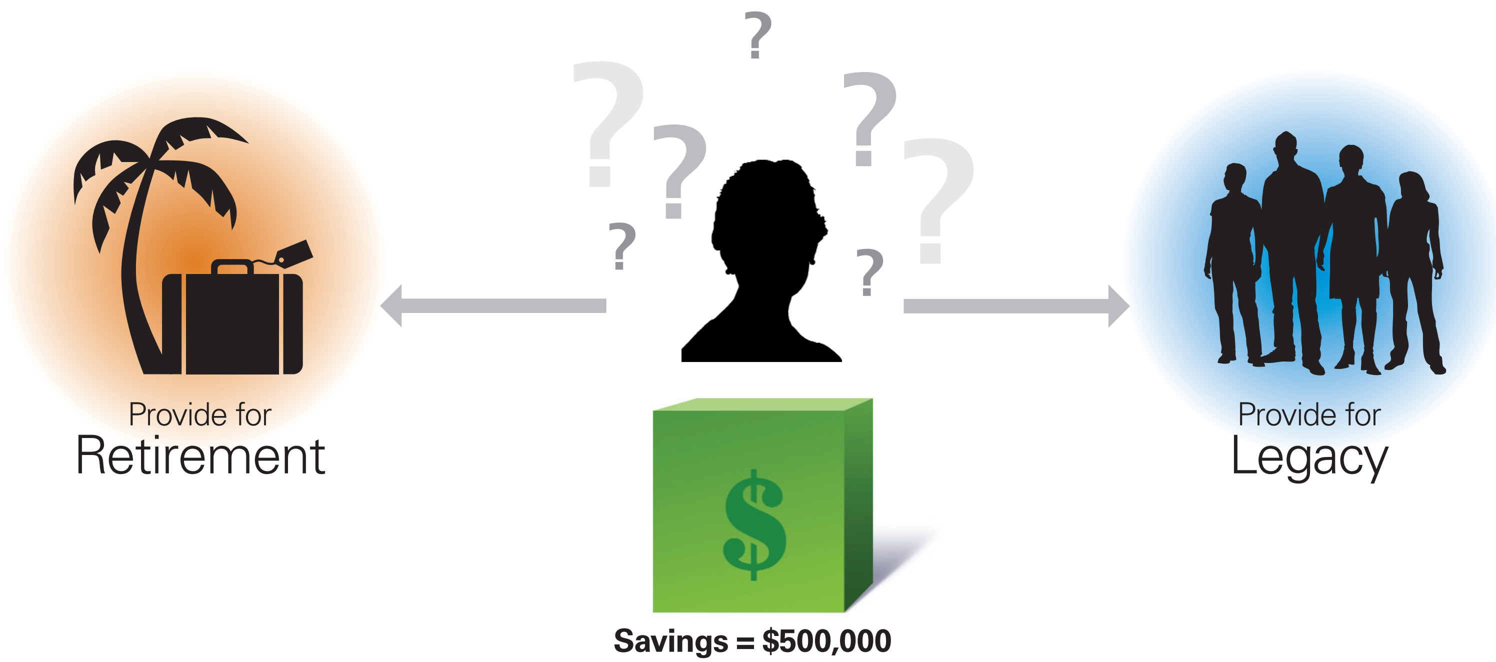
Leave a Legacy While Enjoying More Income for Yourself

How will you resolve this important issue?

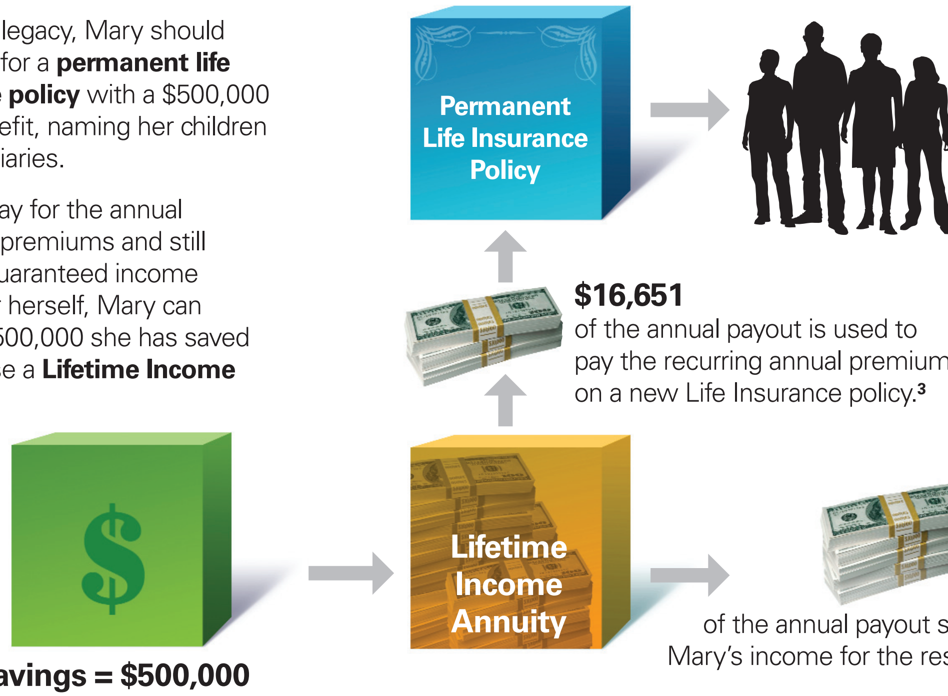
Mary, age 70, is retired and considering how best to use her savings to continue to provide income for herself as well as an inheritance for her children. She has put away $500,000 to leave to her children, however she thinks she may need to start using this money to supplement her income.

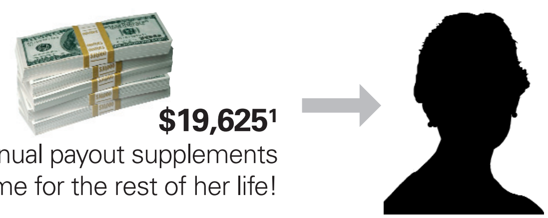


This two-prong solution helps Mary create an income she can use and enjoy now, while protecting the legacy she wishes to leave her children in the future.

To leave a legacy, Mary should first apply for a **permanent life insurance policy** with a $500,000 death benefit, naming her children as beneficiaries.

Then, to pay for the annual insurance premiums and still create a guaranteed income stream for herself, Mary can use the $500,000 she has saved to purchase a **Lifetime Income Annuity**.*





Based on her age, gender and the options she selects, she will receive an annual income of $36,276[1] after tax ($40,230 pre-tax). After Mary pays the $16,651 of insurance premiums, she will still have $19,625/year in income. This payout will be guaranteed for the rest of her life.

If Mary dies before 15 years have passed, her beneficiaries will continue to receive the remaining $40,230 (pre-tax) payments for the duration of the guaranteed period. And, no matter when she dies, they will still receive the **$500,000** death benefit from the insurance policy.[2]

With the purchase of a life insurance policy funded by a Lifetime Income Annuity you can provide a guaranteed legacy AND enjoy more income in retirement!

This example is hypothetical and intended for illustrative purposes only.

1 Annuity is a Single 15 year period certain annuity based on rates as of February 2009. These rates are subject to change. Guarantees are based upon the claims-paying ability of the issuing insurance company. Assumes that the taxable portion of the annuity payments are taxed at 28%.

2 If Mary lives long enough to recover her full cost basis of $500,000 then the pre-tax annuity payout of $40,230 will become fully taxable.

3 Based on a Protector Universal Life Insurance policy with a lifetime no lapse guarantee, and a non-smoker underwriting class for a 70 year old female as of February 2009.

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