



How to: Leave a Legacy AND Enjoy More Income



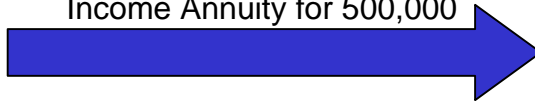
The Company You Keep®

Through the purchase of a lifetime income annuity, you can generate guaranteed lifetime income. . .



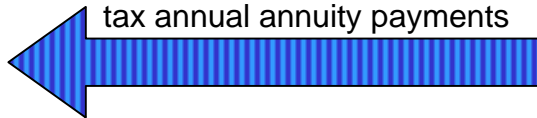
Mary

Mary purchases a Lifetime Income Annuity for 500,000



Lifetime Income Annuity

Then, Mary receives \$37,000 in after tax annual annuity payments



- Mary, age 70, wants to enjoy her retirement now and spend as she desires, but is torn because she also wants to leave money for her kids.
- Mary had set aside \$500,000 to provide a legacy to her children.
- However, she learns that by purchasing a \$500,000 **Lifetime Income Annuity**, based on Mary's gender, age and options selected, she would receive about \$37,000¹ after-tax annually (that's about \$41,000 pre-tax) guaranteed for the remainder of her life.
- Mary is considering using the money she had set aside for her children to buy a Lifetime Income Annuity when her agent presents her with another very compelling idea.....

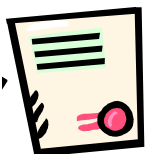
¹Annuity is a Single 15 year period certain annuity based on rates as of August 2008. These rates are subject to change. Guarantees are based upon the claims-paying ability of the issuing insurance company. Assumes that the taxable portion of the annuity payments are taxed at 28%.

\$37,000 Lifetime Income Annuity Payout

\$17,000 of the annual payout is used to pay the recurring annual premium on a new Life Insurance policy.



\$20,000² of the annual payout supplements Mary's income for the rest of her life!



Upon Mary's death, her children receive a **\$500,000** Life Insurance Death Benefit.



And, if Mary dies before 15 years have passed – her kids will receive the remaining payments, **\$41,000** on a pre-tax basis, for the balance of the guaranteed period.

... and through 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!

- Mary can first purchase a **permanent life insurance policy** that has a \$500,000 death benefit. The annual premium for this policy is approximately \$17,000¹.
- Then Mary can purchase a \$500,000 Lifetime Income Annuity and use a portion of the \$37,000 payout to pay the annual premium for the life insurance policy.
- After paying for the life insurance policy Mary will receive an annual after tax payout of \$20,000 AND upon her death, the \$500,000 death benefit from the life insurance policy is paid to her children.
- By implementing this plan, Mary protects the legacy she wants to leave, worry and hassle free ...AND has income to enjoy her retirement!

This example is hypothetical and intended for illustrative purposes only.

¹Based 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 August 2008.

²If Mary lives long enough to recover her full cost basis of \$500,000 then the pre-tax annuity payout of \$41,000 will become fully taxable.