

RETIREMENT LIFE™

Life insurance that pays you while living!

- Tax-free growth
- Tax-free withdrawals
- No stock-market risk
- Gains locked in annually
- Good upside potential
- Self-completing upon early death



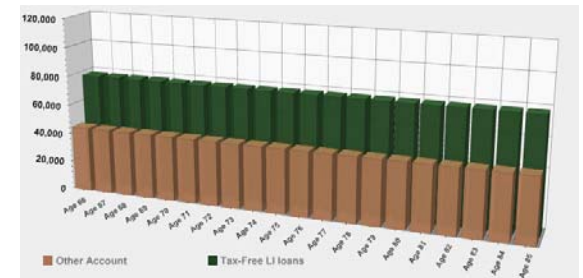
-The term Retirement Life™ stands for the best cash value life insurance policy in the marketplace to help clients build wealth for retirement in a safe, secure, and tax-free manner. Most people do not know that a properly designed life insurance policy can be a better wealth-building tool than stocks/mutual funds, or tax-deferred IRAs or 401(k) plans.

-Retirement Life™ also protects your family by providing a nice income tax free death benefit if you die before accumulating your retirement nest egg.

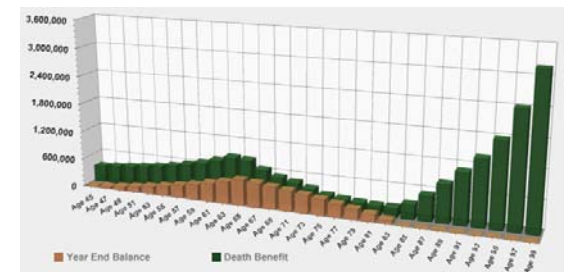
-The chart below outlines the benefits of the best Retirement Life™ policies in the marketplace for those who want to grow wealth in a policy that is conservative, aggressive, or one that provides both.

-Retirement Life™ pays you very well when living. The 1st chart below compares the after tax retirement funds received when a 45-year old funds \$15,000 a year into mutual funds vs. Retirement Life™ until age 65 and then removes money from ages 66-85. (Mutual funds (brown) vs. Retirement Life™ (green))

CONSERVATIVE	MODERATELY CONSERVATIVE	AGGRESSIVELY CONSERVATIVE
<ul style="list-style-type: none"> ▪ 100% protection from market downturns ▪ Gains locked in annually ▪ Designed for lower stock-market returns ▪ 1.25% premium bonus in year 11 on the account balance ▪ Caps 10-12% ▪ 100-140% crediting method ▪ Variable loan option (not fixed) ▪ FREE LTC, critical, and terminal illness rider 	<ul style="list-style-type: none"> ▪ 100% protection from market downturns ▪ Gains lock in annually ▪ Very competitive cap at 15% ▪ 100% crediting method ▪ 5% fixed lending rate to take the risk out of using variable loans ▪ Disability and critical illness <p>You will notice that the moderately conservative policy reaches into the conservative area and into the aggressively conservative area.</p> <p>This policy can be the most conservative policy and can offer insureds the highest amount of tax-free income (more than the aggressive policy) because of the 5% locking feature on the lending rate.</p> <p>Since no one knows what will happen in the future, many insureds will chose this policy to obtain both conservative and aggressive aspects of an EIUL policy.</p>	<ul style="list-style-type: none"> ▪ 100% protection from market downturns ▪ Gains locked in annually ▪ Highest annual caps at 16% ▪ 100-140% crediting method ▪ Lowest internal costs ▪ Domestic and international stock indexes available ▪ Variable loan option (not fixed)



-The 2nd chart below shows how much will go to the example client's heirs upon death when comparing the same. There is tremendous power and protection when using Retirement Life™ to grow wealth.



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