




SELECTING THE PROPER PLAN

INDIVIDUAL PLANNING

HELP MAXIMIZE YOUR CLIENT'S COVERAGE AND POLICY BENEFITS

Many life insurance products today provide more than a death benefit as an increasing amount of insurance companies are adding additional benefits to address alternative needs for other life events a client may encounter. Here's an easy way to explain these added benefits to your clients.

THE "THREE-BUCKET" STRATEGY

<p>ACCUMULATION</p> 	<p>Goal: Accumulate cash value for future use in addition to death benefit protection</p> <p>Key benefits:</p> <ul style="list-style-type: none"> • Income tax-free death benefit • Maximum cash accumulation potential • Tax-deferred cash value growth • Tax-preferred distributions ¹ • No age restrictions on cash value use <p>Uses:</p> <ul style="list-style-type: none"> • Supplemental retirement income • Emergency funds • College funding
<p>TERM</p> 	<p>10-15 Year Policy → Goal: Convert to accumulation and protection policy buckets</p> <p>Key benefits: Affordable death benefit while locking in insurability</p> <p>Uses: Short-term protection to cover debt obligations and/or cost of raising children in event of pre-mature death of a spouse.</p> <p>20+ Year Policy → Goal: Cover long-term obligations and protect insurability</p> <p>Key benefits: Affordable death benefit while locking in insurability</p> <p>Uses: Short-term protection to cover debt obligations and/or cost of raising children in event of pre-mature death of a spouse.</p>
<p>PROTECTION</p> 	<p>Goal: Guaranteed, lifetime death benefit protection</p> <p>Key benefits:</p> <ul style="list-style-type: none"> • Guaranteed death benefit • Lifetime coverage • Income tax-free death benefit • Chronic illness protection options <p>Uses:</p> <ul style="list-style-type: none"> • Estate and legacy planning • Charitable giving • Potential for CI coverage

¹ As long as your policy remains in force and is not a modified endowment contract

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