



ACCUMULATION LIFE INSURANCE

INDIVIDUAL PLANNING SOLUTIONS

IN CASE THE 401(k) AND SOCIAL SECURITY ISN'T ENOUGH

CASH VALUE LIFE INSURANCE AS AN ASSET CLASS

What Percentage of Earned Compensation Will a 401(k) and Social Security Benefits Provide?

Compensation	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
401(k) Annual Contribution (10% of Compensation) ¹	\$5,000	\$10,000	\$15,000	\$19,500	\$19,500
401(k) Annual Benefits at age 67 ²	\$14,680	\$29,336	\$44,052	\$52,864	\$52,864
Social Security Benefits Beginning at age 67 ³	\$21,036	\$30,984	\$35,554	\$35,760	\$35,784
Total Retirement Income Beginning at age 67	\$35,716	\$60,350	\$79,606	\$88,624	\$88,648
% of Comp. Replaced by Social Security and 401(k)	71%	60%	53%	44%	35%

¹The maximum contribution for 2020 is \$19,500. Does not reflect the use of the catch-up provision. ²Assumes: (1) Male age 45 contributions for 22 years; (3) growth rate = 6%; and (4) payout based on single life annuity age 67. ³Social Security benefits based on the Quick Benefit Calculator at www.ssa.gov. This hypothetical example is for illustration purposes only.

Retirement Saving Options

Features	Life Insurance	Taxable Investments	401(k) / IRA	Roth IRA	Municipal Bonds
Tax-deferred growth	X		X	X	
Tax-advantaged distributions	X			X	X
No contribution limits	X	X			X
No additional tax for early withdrawals	X	X			X
Will not increase tax expenses, Social Security taxation, or Medicare premiums	X			X	
Income tax-free death benefit	X				

This material is not intended to provide specific legal, tax or other professional advice. The services of an appropriate professional should be sought regarding individual situations. Neither AIMCOR Group, LLC, or its subsidiaries or affiliates, offer tax or legal advice. In certain situations, life insurance death benefits may be partially or wholly taxable. Information in this report should not be used in any actual transaction without the advice and guidance of a licensed financial professional. In some instances, a Tax professional and/or Attorney should also be contacted for counsel. Although the information contained here is presented in good faith, it is General in nature may require additional consideration of other matters. This report is for informational purposes only.

Most insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Ask your financial professional to provide you with costs and complete details. Guarantees are based on the claims-paying ability of the issuing insurance company.

AIMCOR Group, LLC is not an insurer and does not issue contracts for coverage. This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. **The information is not intended as investment advice**

For Financial Professional Use Only. Not intended for consumers