



10-10-10

INDIVIDUAL PLANNING SOLUTIONS

A CONCEPT THAT WORKS

- PAY PREMIUMS FOR 10 YEARS;
- WAIT FOR 10 YEARS; *and*
- GET YOUR MONEY BACK OVER 10 YEARS AS A SUPPLEMENTAL RETIREMENT BENEFIT?

IMPORTANT CONSIDERATIONS

- While term insurance is the most popular form of life insurance policy – mostly because it’s inexpensive up front – it only provides temporary coverage.
- For longer term (permanent) needs, there are a variety of choices – with one of the most secure and economical options being Guaranteed Universal Life (GUL). Often, GUL is a ‘no frills’ policy

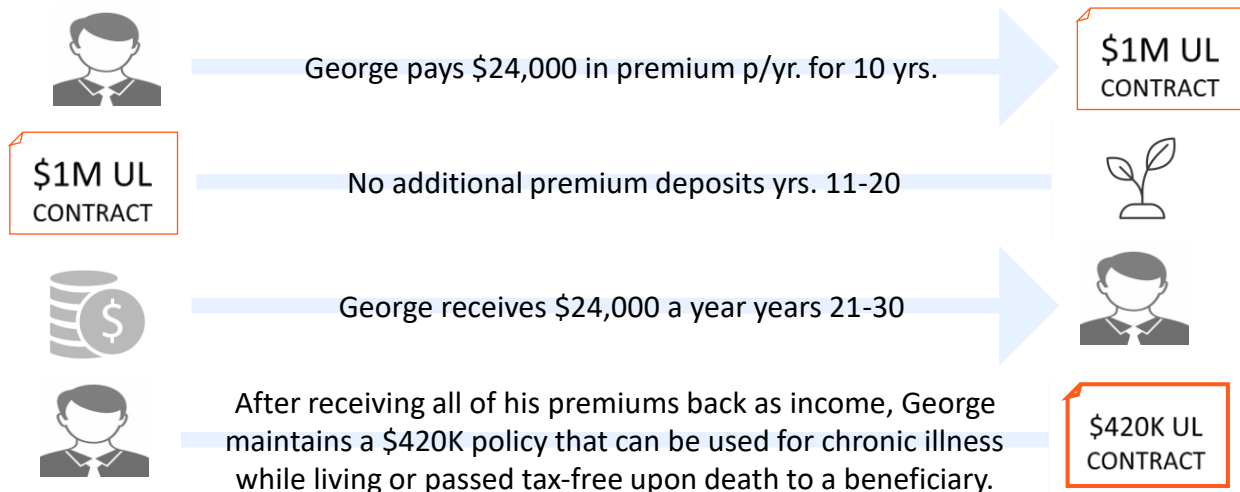
HYPOTHETICAL EXAMPLE

- George is 50 year-old male looking for \$1,000,000 of coverage to protect his family and estate.
- He wants to provide life insurance for his spouse well into retirement, but sees that need dropping as he approaches the latter retirement years.
- He is also concerned about the impact of a chronic illness on his retirement.¹

THE SOLUTION...10-10-10 PLAN²

- He pays \$24K/yr. for 10yrs..
- Then, he pays nothing for 10yrs..
- Then he takes \$24K/yr. out of the policy for 10yrs. (tax free!) using a unique feature of this policy
- This withdrawal of \$24k/yr. for 10yrs. from the policy reduces the amount of life insurance coverage to \$420,000.

A DEEPER LOOK AT THE STRATEGY THROUGH THIS VISUAL



¹ This hypothetical example is for illustrative purposes only and intended solely to depict how the product features might work. Restrictions and limitations apply.

² For the purpose of easing the explanation, all numbers have been rounded. The illustration used is for a 50-year-old male, preferred non-tobacco. The policy included the approximately \$24,000 of Lifestyle Income Solution rider, beginning at age 70 and a 100% Accelerated Access Solution rider with a 2% monthly benefit.

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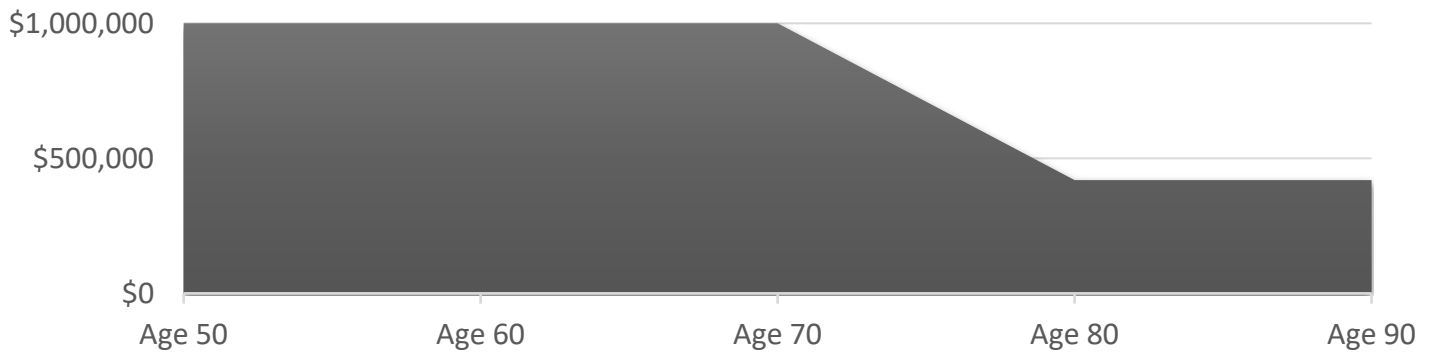


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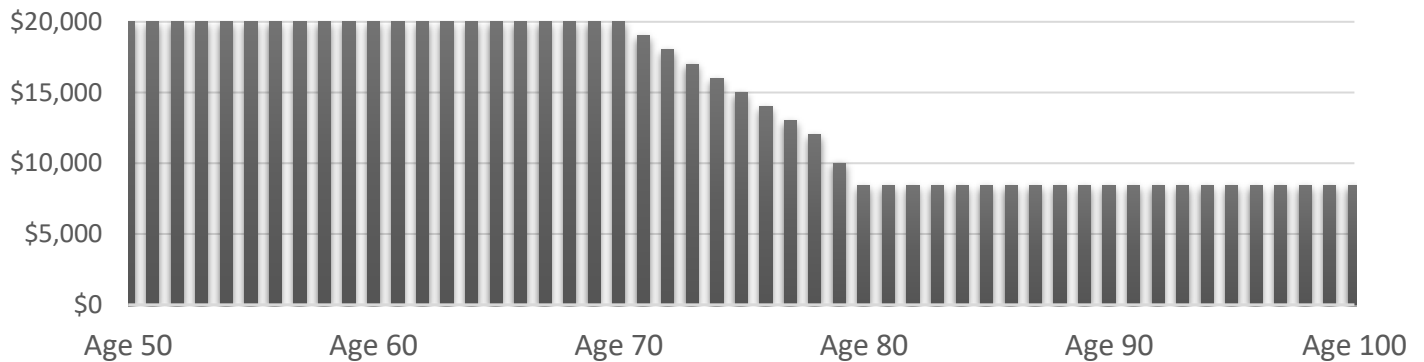
THE LIFE INSURANCE BENEFIT

- \$1,000,000 to age 70; then it steps down to \$420,000 by age 80 and continues to age 100.



CHRONIC ILLNESS BENEFIT

- While several options are available, George chooses to provide 2% of the life insurance coverage as a monthly chronic illness benefit – starting at \$20,000/mo. during his earning years. The benefit then steps down to \$8,400/mo. during retirement.



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