

# protect your financial future

Life Insurance Provides a Unique Blend of Features That Help Cover a Variety of Needs

Life insurance creates financial protection for your family. If you were to die prematurely, you want to make sure your family is taken care of. That's the primary purpose of life insurance.

Life insurance can also grow equity to supplement future income needs. For instance, think about enjoying a long and healthy life and living well into retirement. Permanent life insurance may be able to provide money to help cover your living expenses.

Life insurance helps you provide for the ones you love. Like an inheritance, which can dramatically improve life for those who carry on after you're gone, life insurance can create wealth and may help pass it on more efficiently.

## Types of Life Insurance

Term insurance protects your loved ones for the number of years you choose. It's the most affordable type of life insurance and makes sense when your need for coverage will disappear at some point, such as when your children graduate from college or when a debt is paid off.

Permanent life insurance is designed to protect for a lifetime. It can build cash value, which helps make it a flexible financial planning tool. The cash value can be used for a variety of needs, such as paying for college tuition or supplementing retirement income.

### There are different types of permanent insurance:

- **Whole Life** features guaranteed premiums, death benefits and cash value.\* The cash value may accumulate tax-deferred over time. Whole life insurance policies also give you the potential to receive dividends, which can increase the cash value of the policy when the insured is living or provide an increased death benefit for your beneficiaries.
- Unlike Whole Life, **Universal Life** insurance policies are flexible and may allow you to raise or lower your premium or coverage amounts throughout your lifetime. Like whole life insurance, universal life also has a tax-deferred savings component, which may build wealth over time.



- **Indexed Universal Life** also provides death benefit protection, but it has the potential to accumulate cash value based on positive changes in an external market index, such as the S&P 500. Most policies have a built in floor, which ensures that the cash value will not decrease due to market volatility. It's important to note, however, that the cash value is not directly invested in the market.
- **Variable Universal Life** combines life insurance protection and an investment opportunity in one product. With the ability to invest in professionally managed investment options, you can potentially accumulate cash value while providing your family with death benefit protection.

## Life Insurance Offers Tax Advantages

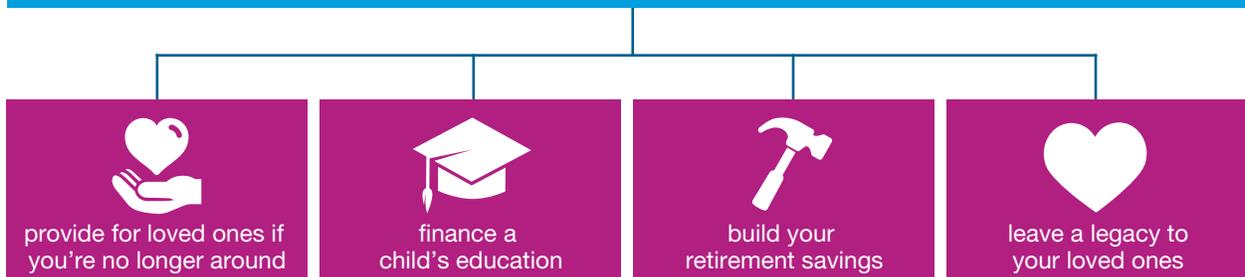
The death benefit is paid in cash with no income taxes subtracted from the amount that is paid to your loved ones.

Cash value within the policy grows tax-deferred, and you can access that cash value at any time through withdrawals and loans.\*\*

## Life Insurance May Provide During Other Times of Need

Life insurance with an accelerated death benefit rider can help ease the financial strain of a serious medical condition by providing an advance on your policy's death benefit while you are living.

**life insurance offers a range of features and benefits that may help you**



\*Guarantees are based on the claims paying ability of the issuing company.

\*\*Tax law permits a policy owner to withdraw life insurance policy cash values up to the policy owner's basis or investment in the contract without income tax consequences. Withdrawals and loans will reduce the available death benefit. Withdrawals beyond basis may be taxable income. Excess and unpaid loans will reduce policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes. For more information about the tax results of life insurance, consult your attorney or tax advisor.

Variable life insurance is subject to investment risk, including possible loss of principal. **Before investing, carefully consider the investment objectives, risks, charges, expenses, and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment option prospectuses. You can obtain copies on this website or by calling 800-745-1112. Read the prospectuses carefully before investing.**

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