



A universe of possibilities®

INDEXED WHOLE LIFE INSURANCE

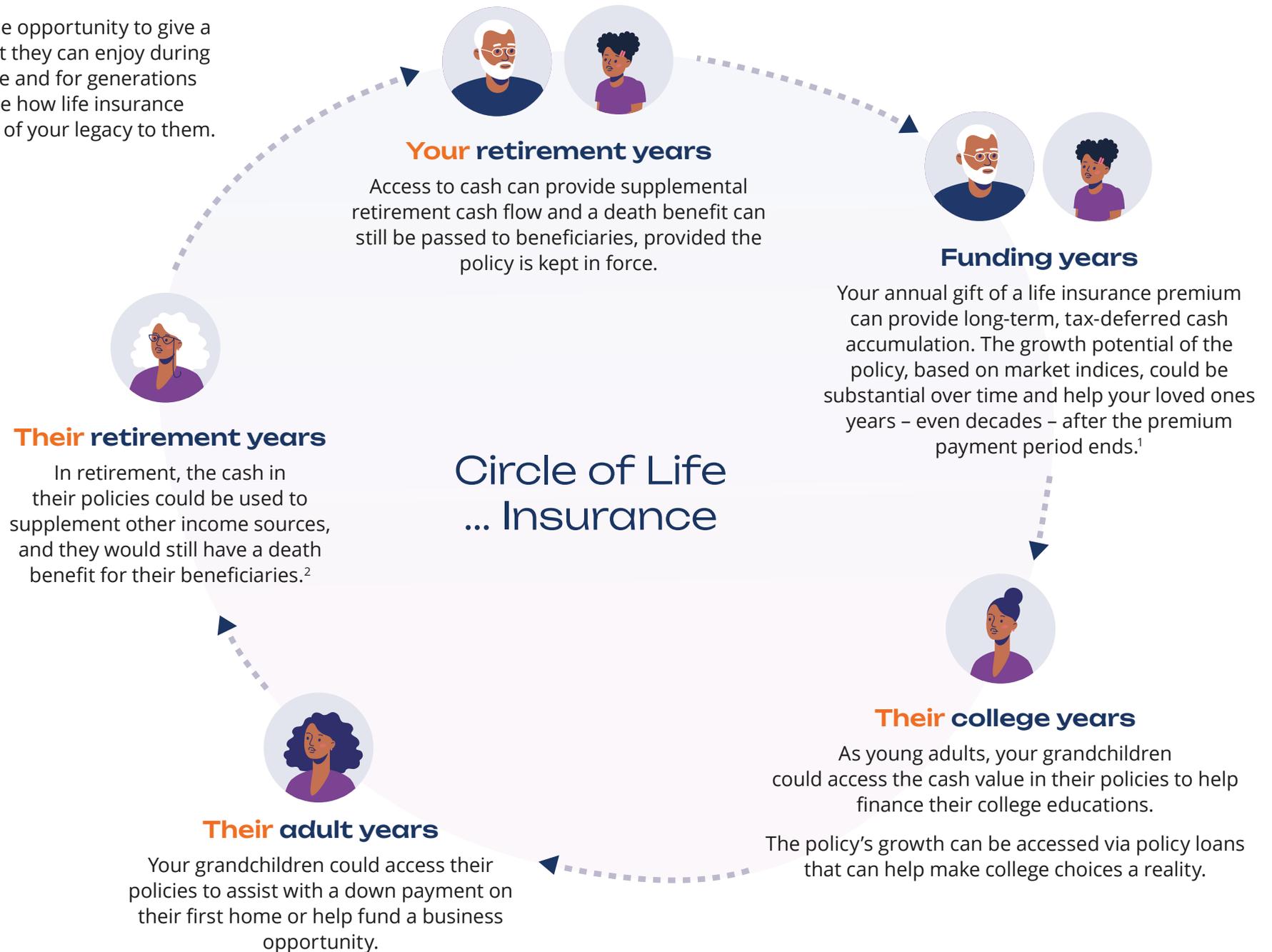
Give a gift that **keeps on giving**

You have worked hard to establish a comfortable life for yourself in retirement. Now your thoughts may turn to how you can provide a lasting legacy for your grandchildren.

Establish a legacy for your loved ones, such as a grandchild, today with an indexed whole life policy that insures their life. Indexed whole life insurance has the potential to provide long-term cash accumulation fueled by index-based growth. With the gifting of the required premiums for the policy, the tax-deferred values that accumulate in the policy can be used in many ways.

A policy for their whole lives

You have the opportunity to give a financial gift they can enjoy during your lifetime and for generations to come. See how life insurance can be part of your legacy to them.





Have a client who's a good fit for this approach?

Call the Sales Support team at 877.665.2468 (option 1,1).

¹ Index-based growth may be limited by return caps, spread rates and/or participation rates. In addition, the policy values will be reduced by cost of insurance and expense charges. For complete information, ask your financial professional for a copy of the Indexed Whole Life client guide (Form 5602).

² Life insurance policy values can be accessed by way of loans and withdrawals, which will reduce the death benefit and the cash surrender value. Withdrawals above the cost basis may result in taxable income. If tax-free loans are taken and the policy lapses, a taxable event may occur. Loans and withdrawals from life insurance policies that are classified as modified endowment contracts may be subject to tax at the time that the loan or withdrawal is taken and, if taken prior to age 59½, an additional 10% federal tax may apply.

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NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK
NOT INSURED BY ANY GOVERNMENT AGENCY		MAY LOSE VALUE

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