

WHAT IF...
YOU COULD
KNOCK OUT
three
BIRDS WITH
one?
STONE?

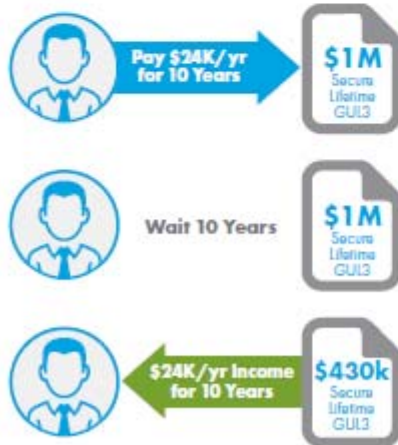


One policy can help with life insurance, chronic illness coverage and retirement income.

The 10-10-10 Plan!

What if you could buy permanent life insurance, guaranteed to age 100 WITH a chronic illness benefit where you can:

- Pay premiums for 10 YEARS;
- Wait for 10 YEARS; and
- Get your money back over 10 YEARS – as a supplemental retirement benefit.



**FULL Return
of Premium
GUARANTEED
Over 10 Years**

BACKGROUND

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 – offering few additional benefits. But, the Secure Lifetime GUL 3 provides innovative extras!

PROBLEM

Let's look at a hypothetical example. George is 50 years old and looking for \$1,000,000 of coverage for his family. 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

SOLUTION: THE 10-10-10 PLAN²

He pays \$24K/yr for 10 years. Then, he pays nothing for 10 years. Then he takes \$24K/yr out of the policy for 10 years (tax free!) using a unique feature of this policy – The Lifestyle Income Solution! This withdrawal of \$24k / year for 10 years from the policy will reduce the amount of life insurance coverage to \$430,000.