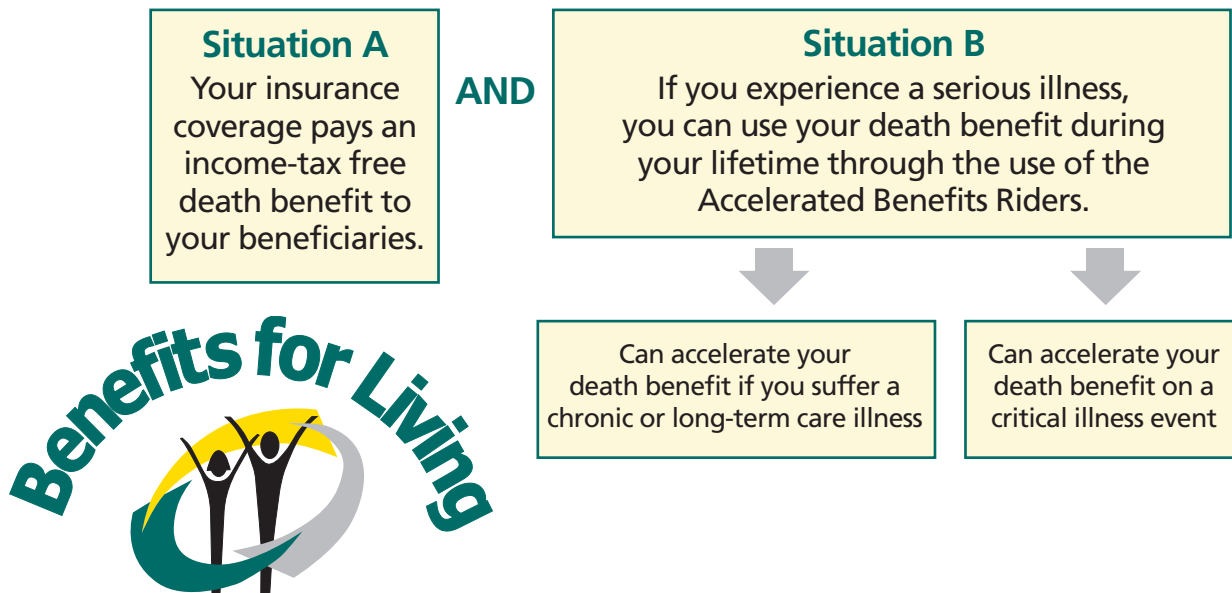


Life Insurance Beyond the Death Benefit

Selecting a Universal Life insurance that provides living benefits gives you an extra advantage as it is designed to change with the events of your life. **Benefits for Living** provides financial security to your loved ones through the death benefit as all life insurance policies do but also provides access to the death benefit in the event of a chronic illness or critical illness:



Universal Life insurance provides your family with an income-tax free death benefit they can use to:

- Pay taxes and other final expenses
- Maintain their lifestyle and protect their future financial security
- Pay education expenses for your children

Plus, your insurance policy builds cash value income-tax deferred which you can use during your lifetime for such needs as:

- Meeting financial emergencies
- Paying for a child's college expenses
- Creating a stream of income for retirement

Benefits for Living:

- Allows for the acceleration of your own death benefit to be used as living benefits
- Both consumers and agents value policies with living benefits over death benefit-only designs
- If you experience a chronic illness or critical illness, you can accelerate your death benefit and use the accelerated death benefit for any purpose, including the potential devastating costs of long-term care or a critical illness

Pays the Death Benefit When You Need It Most!

For more information, contact: