

# The Power of Living Benefits

## Guaranteed Income

Most people know life insurance can provide financial security and continuity during one of life's most difficult times: the death of a loved one. What few people know is that life insurance can also help people meet their retirement goals and dreams by providing an income option on their policy with the Lifetime Income Benefit Rider. Once exercised, the Lifetime Income Benefit Rider, an optional living benefit, provides income you cannot outlive—guaranteed!

### The following story illustrates just what the Lifetime Income Benefit Rider can do.

Karen is an active 44-year-old woman who recognizes that between her healthy lifestyle and today's medical advancements, she could live to be well into her 90's. She wants to make sure that she can have a comfortable retirement and that means having this money to support her retirement years.

For a number of years, Karen has worked at a local firm as a paralegal and has been able to accumulate a solid base for retirement through her 401k. She realizes that Social Security may not always be around and relying solely on her 401k plan will not provide her with enough income that she will need to accomplish many of her goals in retirement.

In addition to this concern, Karen faces another significant fear. What if she outlives her retirement income all together?

The fear of outliving retirement income has become a very realistic concern for many Americans who are facing retirement, and for good reason. People are not only living longer, they have better educations—resulting in better health, higher income and a higher standard of living in retirement.

Fortunately, Karen has another alternative. She recently purchased a life insurance policy with the optional Lifetime Income Benefit Rider. This gives her a unique option during her retirement when death benefit protection is no longer needed. When she retires, she can exercise the rider and guarantee herself income for the rest of her life.

This guaranteed benefit lets her work toward making her retirement dreams a reality. With the Lifetime Income Benefit Rider, she has the freedom to retire comfortably, and enjoy getting older—not fear it.



### Guaranteed Income For Life

- Income-tax free Death Benefit
- Cash value growth tax-deferred
- Potential for tax-free income
- Access to benefits in case of illness

**For more information, contact:**

