

Leave a More Financially Secure Legacy to Your Heirs

Or, Receive Policy Death Benefits in the Event of a Chronic Illness

Would You Like To...

Increase the value of your estate immediately?

Provide a guaranteed death benefit to beneficiaries?

Build wealth through index-linked returns, with protection from market declines?

Maintain liquidity through withdrawals, loans and a Return-of-Premium Guarantee?

Access your death benefit if you become chronically ill?

Taxation of Life Insurance and Various Investments

Contribution Phase	Growth Phase	Income Phase	
1. After-Tax	Tax on Growth	Tax on Gain	- CD/Money Mkt
2. After-Tax	Tax Deferred	Tax on Gain	- Real Estate ? Annuity
3. After-Tax	Tax Deferred	Tax Free	- Life Insurance
4. Deductible	Tax Deferred	Tax on Income	- 401(k) / IRA / 403(b)
5. Pre-Tax	Tax Deferred	Tax Free	- 

Getting Started is Easy!

Short telephone interview to confirm your medical history and lifestyle

No medical exam or fluid draws!

Underwriting decisions made within a couple days!

Issuance of the policy may depend on answers to the health questions in the application.

