

Life Insurance

BENEFITS FOR YOUR CLIENTS

Life insurance policies are one of the most valuable assets a person can own. And also one of the most misunderstood.

Most seniors don't realize that their policy can be Xchanged for a number of living benefits to aid them financially in retirement.

Now you can help them solve these challenges. Our simple process makes it quick and easy for you to help clients Xchange their policy for an option that better fits their needs.

A Choice of Options

DO YOU HAVE CLIENTS OVER AGE 70 WHO HAVE POLICIES OF AT LEAST \$100,000?

Many life insurance policies qualify to be Xchanged for a variety of solutions to meet their needs today:

- Protection: Maintain a portion of the policy with a Retained Death Benefit
- **Income**: Supplement retirement funds for life with an *Immediate Income Annuity*
- LTC Benefit: Pay senior living and long-term care expenses with a tax-free Long-Term Care Plan
- Lump Sum: Generate immediate funds with a Cash Payout

Whichever option your client choses, they have NO MORE PREMIUM PAYMENTS. Those savings become available to use immediately.