Index Universal Life

Say “hello” to a *different* kind of Life.

Like a smartphone does more than make calls, your Life Insurance can do more than cover final expenses.

FIG
Wealth Partners

Unlock the full capabilities of **Index Universal Life** (IUL).

IUL capabilities...

Opportunity for meaningful **growth**

Protection of funds from market losses

Tax-free[1] funds in retirement

The expected, dependable **death benefit**

The benefits of an IUL.

Flexibility as you save and access your funds

Help and direction from advisors at **Surity**

The multifaceted **IUL Policy**

Saving for retirement is key, but do you know all your options? **How you save** matters as much as **how much you save.**

[1] See disclosures on the following pages.

The Importance of **How** You Save

The types of vehicles you use when accumulating assets for retirement impact how your assets grow, how you are taxed, when you can access your funds, and more.

Below are two common ways people save for retirement:

	Traditional **Traditional 401(k), 403(b) or Traditional IRA[1, 2]**	Roth **Roth 401(k), Roth 403(b) or Roth IRA[1, 2]**
Growth	Many options, typically mutual funds. Account value can fluctuate with market volatility and may be subject to losses, including loss of principal.	
Taxes Paid on Contributions	Deferred (Tax-Qualified Funds)	Upfront (Non-Qualified Funds)
Taxes On Account Growth	Entire account value	None
Tax penalties on funds withdrawn before 59½	10% tax penalty	10% tax penalty on earnings only
Mandatory withdrawals at 73	Yes	No
Limits on annual contributions	Yes	Yes
Death benefit	Account value (less taxes)	Account value

1 The ability to contribute or take tax deductions for contributions may be limited by adjusted gross income limits.
2 http://guides.wsj.com/personal-finance/retirement/what-is-a-401k - 11/14/14. If you cannot access this information on line, contact our office to request a copy. These materials are not intended to provide tax, accounting or investment advice. Be sure to consult qualified professionals about your individual situation.

An *Alternative* Approach

While life insurance provides a death benefit for your heirs, certain kinds of life insurance can also be used to accumulate money that, through loans, you can use as income in retirement. One such type is a permanent, flexible kind of life insurance called Indexed Universal Life[1] (IUL).

Qualifying for an IUL policy depends on your age and health. This brochure outlines the features and benefits of indexed universal life.

Here are the basics:

DEATH BENEFIT

IUL delivers a death benefit to your family, above and beyond the account value of your policy.

GROWTH

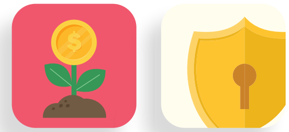
The “indexed” in Indexed Universal Life refers to how your cash value can grow and how the indexed portion of your assets is credited annually. This will be explained in greater detail on the following pages.

TAXES

With IUL, your policy premiums are paid with after-tax dollars. Your cash value within the account grows income-tax free in most cases. You will generally not pay income tax on loans you take from your policy in retirement.[2]

FLEXIBILITY

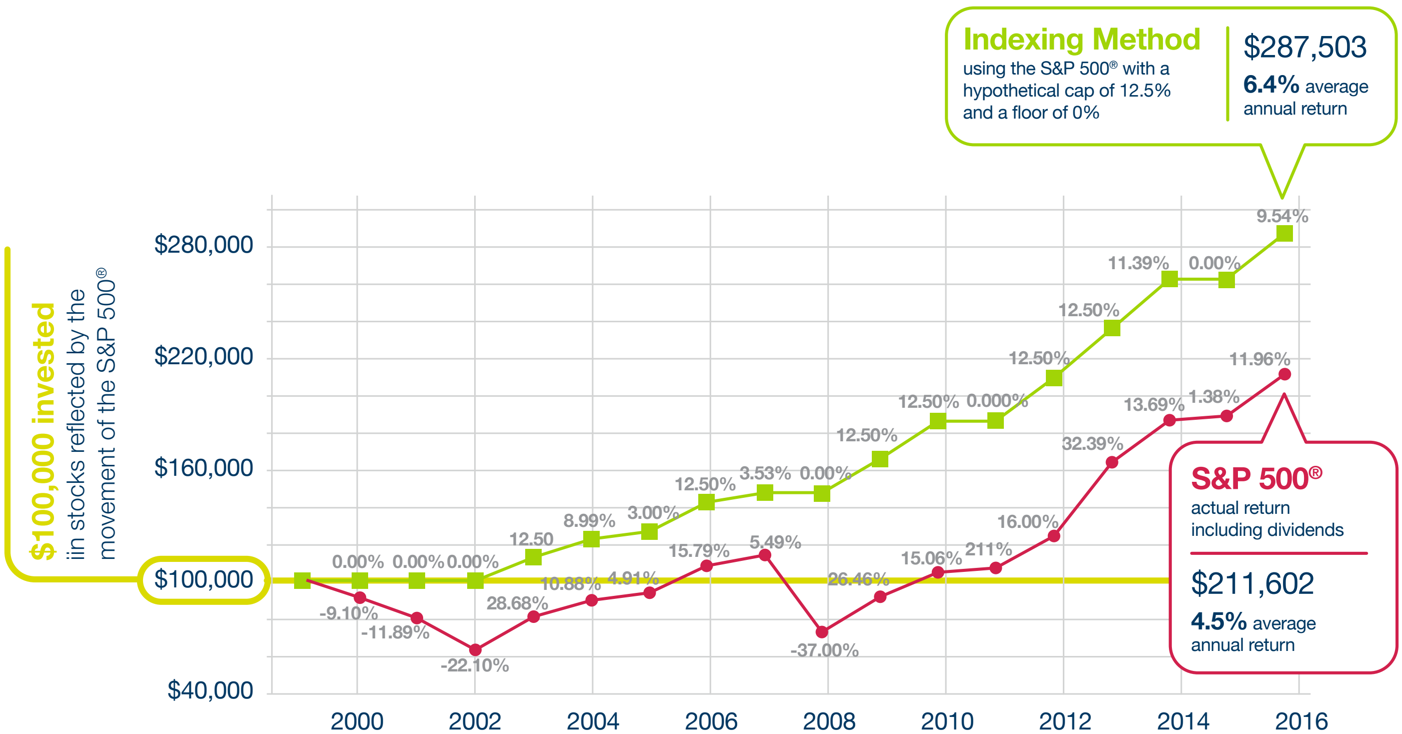
Through policy loans, IUL can deliver the flexibility to access your money when you need it in retirement.



How Do Funds Grow with “Indexing”?

Growth potential is one important consideration for your retirement assets. Protection? That’s one, too. IUL can address both of these concerns through the Power of Indexing.

Indexing is a method that enables policy holders to participate in a portion of the potential rise in the value of a stock market index, while being protected from a potential drop in the index’s value.[1] There are many different kinds of indexes. As an example, a common indexing method uses the S&P 500® with a cap and a floor.

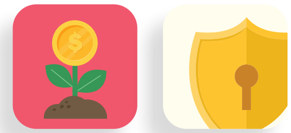


This comparison does not include any charges for the mortality costs of life insurance nor any stock investment fees, so the actual comparative values may vary from what is shown.

Source: Yahoo Finance GSPC Historical Prices, Wikipedia and StandardsandPoors.com

[1] This historical performance of the S&P 500® is not intended as an indication of its future performance and is not guaranteed. This graph is only intended to demonstrate how the S&P 500®, excluding dividends, would be impacted by the hypothetical growth cap of 12.5% and the hypothetical floor of 0%, and is not a prediction of how any Indexed Universal Life Insurance product might have operated had it existed over the period depicted above. The actual historical growth of an IUL product existing over the period depicted above may have been higher or lower than assumed, and likely would have fluctuated subject to product guarantees.

[2] This graph does not reflect the impact of life insurance policy charges or investment account fees, so the actual comparative values may vary from the chart above.


Growth Protection

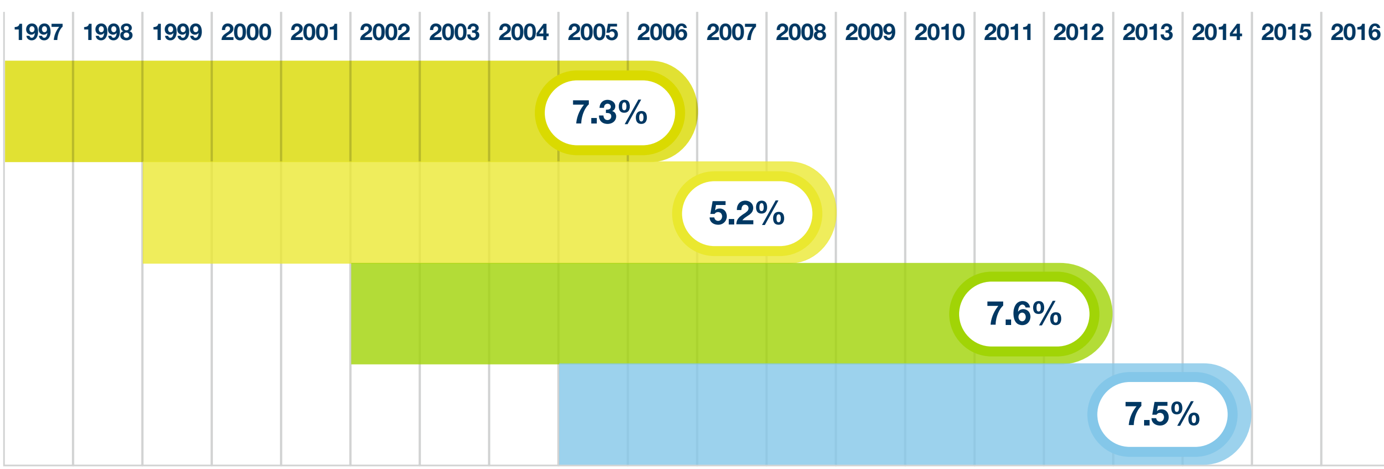
Protection with Indexing

No one knows what the future holds, so we can't say for sure how this product will perform. That said, we want to give you an idea of the range of possible outcomes based on the approach we're suggesting.

Below are four examples of how an Indexing method using the S&P 500® with a hypothetical cap of 12.5% and a floor of 0% interest credited may have performed in various 10-year periods.[1] These examples can show you a potential range of results you could experience.

Average Annual Interest Credited[1] with Indexing Method

USING S&P 500® WITH 12.5% CAP AND 0% FLOOR



[1] This historical performance is not intended as an indication of its future performance and is not guaranteed. This table is only intended to demonstrate how an indexing method using the S&P 500®, with a cap of 12.5% and a floor of 0%, could have potentially performed in a variety of market conditions, and is not a prediction of how any Indexed Universal Life Insurance product might have operated had it existed over the period depicted above. The actual historical growth of an IUL insurance product existing over the period depicted above may have been higher or lower than assumed, and likely would have fluctuated subject to product guarantees. This table does not reflect the impact of life insurance policy charges.

Tax-Free Income

When planning for retirement, it's important to think about taxes. Your retirement savings can grow in accounts that are taxable, tax-deferred, or even tax-free.

Traditional accounts like 401(k)s and IRAs[1] create taxable income in retirement, while Roth accounts let you pay taxes upfront and enjoy tax-free withdrawals later.

Here is the main difference in taxation between saving with tax-deferred accumulation and tax-free accumulation:

Tax-Deferred Accumulation		Tax-Free Accumulation
No	**TAX WITH CONTRIBUTION**	Yes
Tax-Free	**FUNDS ACCUMULATE**	Tax-Free
Yes (pre-tax, qualified vehicles[2])	**TAX WITH WITHDRAWAL IN RETIREMENT**	No (after-tax, non-qualified vehicles)

We've included these examples to help you better understand the differences between tax-deferred and tax-free growth options. Keep in mind, this report isn't meant to provide tax advice. If you have questions about your specific situation, we recommend chatting with a tax professional.

[1] http://guides.wsj.com/personal-finance/retirement/what-is-a-401k - 11/14/14

[2] Withdrawals from qualified vehicles prior to age 59 ½ may result in a 10% additional tax penalty. These materials are not intended to provide investment or tax advice. Be sure to consult qualified professionals about your individual situation.

Growth

Taxes: The Cost of Paying Later

Tax-deferred accounts, like IRAs, let you delay paying income tax on contributions and earnings until you withdraw the money. This means it's important to think about the total taxes you might owe in the long run. Here's a simple example of how it works: it shows the taxes you don't pay when you contribute and the taxes you'll owe when you withdraw.

For this example, we've assumed an individual in the 25% tax bracket contributes $10,000 annually for 15 years with a 7% net annual growth rate into a tax-deferred asset, like a 401(k), 403(b) or IRA.[1]

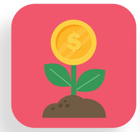
Which would you prefer while saving in retirement?

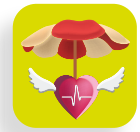
Tax-Deferred
(401(k) /403(b)/IRA)
Avoid $37,500 in Taxes
But Pay $151,890 in Taxes

or

Tax-Free
(IUL/ Roth)
Pay $37,500 in Taxes
But Avoid a Bigger Tax Bill

[1] This hypothetical example does not consider every product or feature of tax-deferred accounts and is for illustrative purposes only. It should not be deemed a representation of past or future results, and is no guarantee of return or future performance. **This information is not intended to provide tax, legal or investment advice. Be sure to speak with qualified professionals before making any decisions about your personal situation.**


Growth


Death Benefit

It’s both a matter of Life and death.

A Self-Completing Approach

Having death benefit protection is key when using Indexed Universal Life (IUL) to build up savings for retirement. The policy’s death benefit makes your retirement income plan self-completing. This can help make up for the retirement contributions you would have continued to make.

With most life insurance, your heirs usually don’t have to pay income taxes on the death benefit. With an IUL policy, you’re not just protecting your loved ones’ financial future—you’re also building up assets for yourself. It’s a smart way to tackle two goals at once!

IUL

Policy holder dies prematurely, before retirement

Value to Heirs

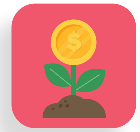
Death benefit above cash value[1], generally paid income tax-free

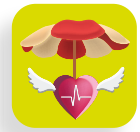
Benefit to Spouse

The death benefit could provide means to fund retirement without ongoing contributions of deceased spouse

Self-completing: If you kick the proverbial bucket before retirement and your IUL policy is active, your spouse and family get a payout.

[1] Death Benefit is reduced by the amount of any outstanding loans and interest from the policy at the time of death.
[2] Life insurance policies are contracts between the client and issuing insurance carrier. Life insurance guarantees rely on the fiscal strength and claims-paying ability of the issuing insurer. Universal Life Insurance products are not bank or FDIC insured. Indexed Universal Life insurance products are not an investment in the stock market and are subject to all policy fees and charges associated with Universal Life policies. This information is not intended to provide tax, legal or investment advice. Individuals should consult with qualified tax professionals about their personal situations.


Growth


Death Benefit

Living Benefits

Accelerated Benefits Riders

Helping to offset medical costs associated with aging is an additional way policy holders can use their Indexed Universal Life policy.

When available, an IUL policy can offer valuable living benefits through an accelerated benefits rider, which you can add for an extra cost, but usually it's free on most IUL plans.

If you face a qualifying health event while your policy and rider are active, you can access part of the death benefit to use during your lifetime. Instead of being limited to your account value, you can tap into a portion of the larger IUL death benefit to help with medical bills or other living expenses. Plus, since these funds are considered an advance on the death benefit, you typically receive them income tax-free.

Some of the riders that may be available for purchase with your IUL policy:

FOR QUALIFYING HEALTH EVENTS

1 Terminal Illness Benefit

2 Chronic Illness Benefit

3 Critical Illness Benefit

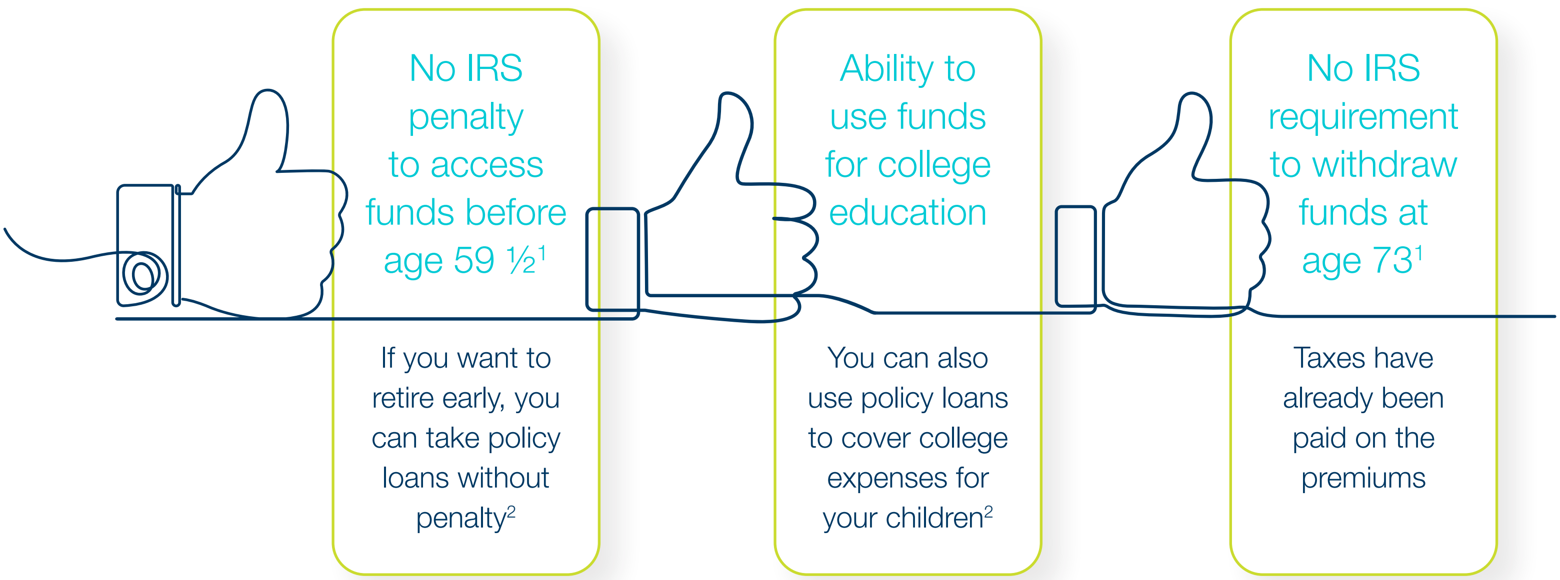
[1] Living benefits available for qualifying health conditions. Utilization of living benefits requires a policy holder to meet certain criteria, such as being unable to perform two of the six activities of daily living, as defined by the IRS, and certified by a doctor. Read your policy carefully to see the terms, conditions and restrictions surrounding accelerated benefits riders.
[2] This document is not intended to provide tax, legal or investment advice. Be sure to consult with qualified professionals about your individual situation.

Flexibility for Using Your Money

Policy Loans

IUL can deliver the flexibility to access your money when you need it, through policy loans. This is important, as it can be challenging to predict when and how you'll need to access the money you've accumulated[1].

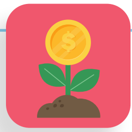
An IUL can help address this concern through flexibility like:



[1] This information is not intended to provide tax or legal advice. Please consult a qualified professional about your individual situation.
[2] Assets accessed through policy loans. Outstanding policy loans and interest reduce the death benefit by an according amount. Please see your policy illustration for complete details and restrictions on policy loans.

Putting It All Together

An Indexed Universal Life insurance policy[1] can deliver:



Growth

Potential for Accumulation

Your assets can track a market index, and if it goes up, your policy earns a share of the gains each year.

Protection

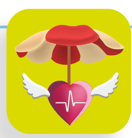
Principal Protection[2]

If the index value drops, your funds are protected with a 0% interest floor, so you won't lose money to market ups and downs.

Tax-Free

Tax Advantages[3]

Principal and accumulation in the policy's cash value, if accessed through policy loans,[4] are generally not subject to income tax.



Death Benefit

Self Completing

Your assets can grow with the market, earning a share of any annual gains.

Flexibility

Flexibility[4]

No tax penalties apply to early cash value access through loans. A living benefits rider lets you access part of the death benefit for qualifying health events.

Surity

Surity Support

Surity (Strategizer, Select, and Advisors) provide expert guidance and tailored strategies to help you navigate and implement your IUL policy effectively.

[1] Life insurance policies are contracts between the client and issuing insurance carrier.

[2] Life insurance guarantees rely on the fiscal strength and claims paying ability of the issuing insurer. Universal Life Insurance products are not bank or FDIC insured. Indexed Universal Life insurance products are not an investment in the stock market and are subject to all policy fees and charges associated with Universal Life policies.

[3] This information is not intended to provide tax, legal or investment advice. Individuals are encouraged to consult with qualified tax professionals about their personal situations.

[4] Cash values can be accessed via policy loan after an initial period. Policy loans are not considered withdrawals. If policy loans are not repaid, the death benefit is reduced accordingly. Please consult your policy illustration for complete information on policy loans.

Policy Structure and Use

Here is how Indexed Universal Life insurance might be used to meet your insurance and retirement needs:

1. You purchase a life insurance policy to cover your entire life. As long as there is cash value to pay the policy expenses, through interest credited or premiums paid, the policy will continue.

2. The policy's cash value has the potential to grow, connected to any increase in the value of the linked index, as described in your life insurance policy contract. Your cash value is not exposed directly to the stock market.

3. Mortality and expense fees are deducted from your cash value.[1]

4. During your retirement years, you can borrow from the policy cash value[2] to supplement your income as needed. The loan amount is not subject to income tax.[3]

5. When you die, your death benefit will first go to pay off the outstanding loans you have borrowed from the policy (and unpaid interest). The remainder of the death benefit will be paid to your heirs income-tax free.[3]

[1] Life insurance products contain fees, such as mortality and expense charges. As long as there is cash value to pay the next deductions for mortality and expenses, the policy will continue.

[2] A portion of the policy's surrender value is available as retirement income through policy loans. Policy loans reduce surrender value and death benefit. 3Benefits paid at the death of a life insurance policy owner are, according to current tax law, distributed income-tax-free to heirs.

Are you ready?

Could an Index Universal Life policy be for you? Let's find out.

Before you read this brochure, what was your view of life insurance?

If it has changed, what's your take on it now?

What appeals to you about having an IUL?

( ) Tax-free income in retirement

( ) Having protection for a critical, chronic or terminal illness.

( ) Potential for accumulating assets

( ) Knowing the funds I put in could gain, but never lose.

( ) Collateral for borrowing money.

( ) Other

Are you aware of the tax ramifications of your retirement plan?
You can ask your Surity Rep about any of these.

· 401k	· 403b	· TSP	· IRA	· Roth
· Pension	· SEP	· Profit Sharing		

What questions can your Surity rep answer for you?

Notes

Disclosures

These disclosures apply to this presentation in its entirety.

The primary purpose of life insurance is to provide a death benefit, and is just one component of a client's overall financial strategy. However, indexed universal life insurance policies also offer the potential for cash value accumulation, and loans may be taken against the available cash value for any purpose, including to help supplement retirement income. Interest will be charged as detailed in your policy.

Pursuant to IRS Circular 230, and per the license limitations of the licensed professional presenting this material, this proposal is not intended to offer or provide, and no statement contained herein shall constitute tax or legal advice. See qualified professionals in these areas before making any decisions about your individual situation. Your financial professional is not permitted to offer, and no statement contained herein shall constitute, tax or legal advice.

Indexed Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with life insurance.

It is important to note that taking loans will reduce any available cash value and death benefit amounts. It is also important to note that policy charges will continue to be deducted to cover the full death benefit of the policy.

Permanent life insurance requires regular deductions to pay the policy's mortality costs and expenses, which will typically increase as the insured gets older. There are no set premium payments required. As long as there is cash value to pay the next deductions for mortality and expenses, the policy will continue. Current cost of insurance rates and interest rates are not guaranteed.

Policy loans from life insurance policies generally are not subject to income tax, provided the contract is not a Modified Endowment Contract (MEC), as defined by Section 7702A of the Internal Revenue Code. A policy loan or withdrawal from a life insurance policy that is a MEC is taxable upon receipt to the extent cash value of the contract exceeds premium paid. Distributions from MECs are subject to federal income tax to the extent of the gain in the policy. Taxable distributions are subject to a 10% additional tax prior to age 59 ½, with certain exceptions. Policy loans and withdrawals will reduce cash value and death benefit. Policy loans are subject to interest charges. Consult with and rely on your tax advisor or attorney on your specific situation. Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Excess withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.

Say "hello" to a *different* kind of Life.

Index Universal Life

Surity Select presents a simple, membership-based, online way to purchase products and plans to help protect your health, wealth and finances.

The Strategizer, a service of Surity Select, is an intelligent and sophisticated approach to tax, investment and retirement planning. The Srategizer is the financial services product of Surity Select, assisting educators and employees of other non-profit and for-profit organizations and corporations with their tax qualified plans and retirement.

The Strategizer is a foundational practice of Surity Advisors—Dependable Solutions For An Unsure Future™.

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