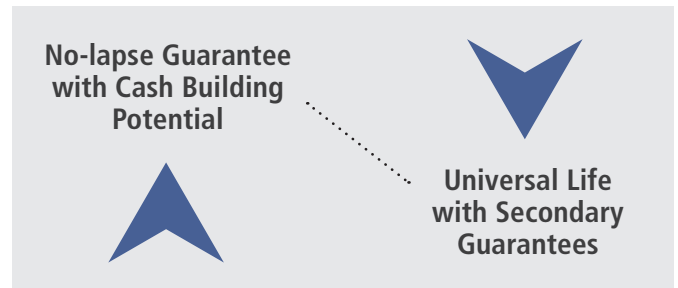


# LIFE INSURANCE PRODUCT PORTFOLIO

**Product Comparison:** Because every client has a different need, diverse products offer flexibility to fit your clients' situation.

Whether the objective is to have a 100% guaranteed death benefit or an income producing policy<sup>1</sup>, the life insurance market has the options to adequately cover that requirement.



Show your clients how the different products available can fit their financial portfolio:

Product	Guaranteed Death Benefit	Paid-up Premium	Premium Flexibility	Higher Initial Death Benefit	Long Term Cash Value	Potential Dividend Growth	Focus on Access to Cash Value
Universal Life with Secondary Guarantees	◆ <sup>2</sup>	◆ <sup>3</sup>	◆ <sup>4</sup>	◆			
Whole Life	◆ <sup>5</sup>	◆	◆		◆	◆ <sup>6</sup>	◆
Variable Universal Life <sup>7</sup>			◆ <sup>4</sup>		◆		◆
Indexed Universal Life <sup>7</sup>			◆		◆		◆
Current Assumption Universal Life <sup>7</sup>			◆	◆	◆		
Guaranteed Variable Universal Life	◆	◆	◆	◆	◆		◆

PLEASE SEE OTHER SIDE FOR FOOTNOTES AND DISCLOSURE.

<sup>1</sup>This assumes that the life insurance policy is not classified as a modified endowment contract (MEC). This also assumes that the policy adheres to the income tax requirements of life insurance as defined by the Internal Revenue Code. Estate, gift, or generation-skipping transfer taxes have not been taken into account. Please consult a tax advisor regarding what may be applicable to your individual situation.

<sup>2</sup>There may be universal life policies that have the option to select a lifetime guarantee.

<sup>3</sup>Universal Life can be structured to be paid up after a certain number of years – years may vary on a case-by-case basis.

<sup>4</sup>While premiums can be changed in amount and duration, any change may affect the policy's underlying secondary guarantee and cause the policy to lapse.

<sup>5</sup>Whole Life guarantees may be dependent upon dividends.

<sup>6</sup>Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy.

<sup>7</sup>These policies may have limited secondary guarantees available at an additional cost.

## **For additional information on a specific product please contact us directly.**

### **DISCLOSURE:**

Any reference to life insurance used in this material is hypothetical and is intended to show how life insurance may be used.

This is for discussion purposes only. Actual results will vary based on your specific situation. Consult your own tax and/or legal advisor when making tax and legal decisions. Investment and insurance values are illustrative only, not guarantees.