

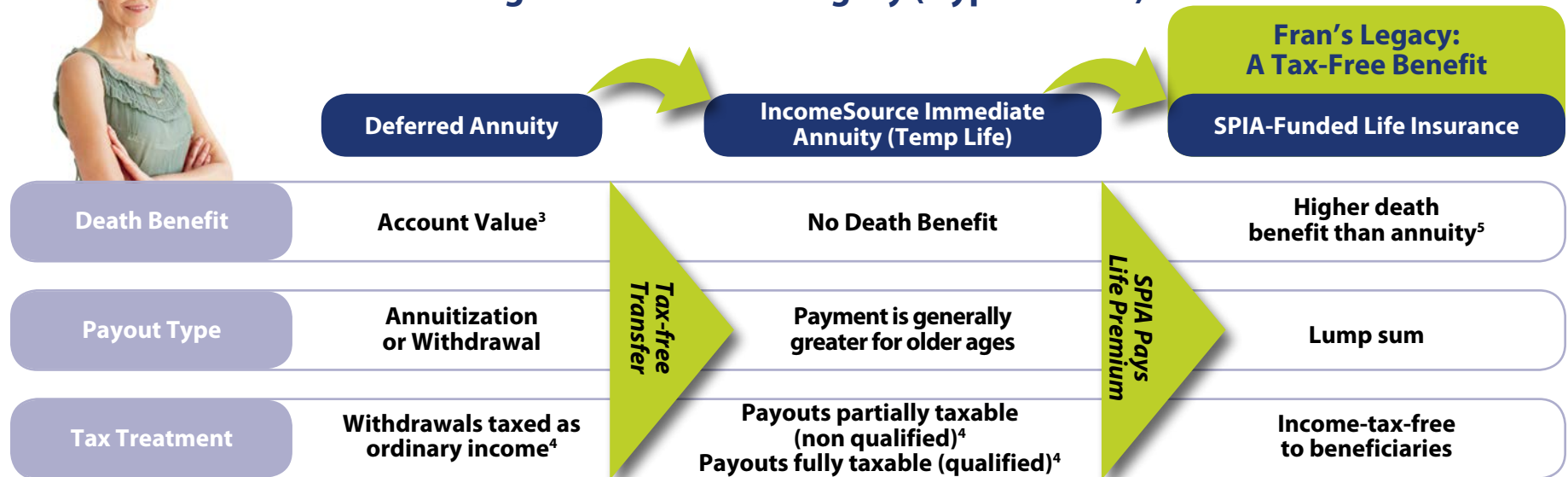
Help Older Clients Leave a Legacy Using Annuities to Fund Life Insurance

If your older clients own deferred annuities and have life insurance needs — *but not additional premium* — here's a potential solution.

Fran, age 70, a widow with two children, converted a deferred annuity out of surrender charge period (not needed for retirement or other purpose) into an IncomeSource single premium immediate annuity (SPIA) with a Temporary Life payout. She then used annual SPIA payouts to fund a limited-pay life policy¹. That created an increased tax-free benefit for her heirs. Fran's choice of a Temporary Life² SPIA payout — which pays income for a specified time or for an annuitant's life, whichever is shorter — offered a higher payout than a 10-year period certain or life-only payout for her money. Keep in mind that taxes will reduce the SPIA payments available to fund the life insurance premium.



Fran's Plan: Funding a Life Insurance Legacy (Hypothetical)



(continued)

- 1 Life insurance is subject to underwriting approval.
- 2 Income continues for a time period, specified by owner, only while annuitant is alive. Temporary Life payouts provide no benefit on or after annuitant's death.
- 3 Some annuities offer an enhanced death benefit.
- 4 Withdrawals are taxable to the extent that the cash value of the contract exceeds the investment in the contract.
- 5 Assumes no withdrawal, loans or surrenders. Life insurance has little or no cash value and if client survives to policy maturity, there is no death benefit.



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*Help your older clients to leave a legacy using annuities and life insurance.
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No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by any federal government agency
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