

LEGACY CHOICE

Shape a Legacy with Reassuring Guarantees



Would you like to create a financial legacy for your loved ones or favorite charity? Leverage those legacy funds in a tax efficient manner while also maintaining control with a Legacy Choice **Single Premium Whole Life policy (SPWL)**, which may offer these advantages:

- ▶ Immediate value through guarantees and living benefits
- ▶ Ability to utilize for planned events as well as the unexpected twists that life can throw at you
- ▶ A death benefit that passes to heirs, income-tax free

Enjoy the value that a SPWL may offer, compared to a low-interest-bearing CD or annuity.

	Bank CD	Fixed Annuity	Legacy Choice Single Premium Whole Life
100% principal guaranteed *	Yes	Yes	Yes
Liquidity (return of premium) *	No	Often	Yes
Annual penalty-free withdrawals	No	Often	Yes
Tax-deferral	No	Yes	Yes
Tax-free to beneficiaries	No	No	Yes
Immediate increase to death benefit	No	No	Yes
Long-term care benefits **	No	Often	Yes
Avoid probate	Yes ***	Yes ***	Yes

*Subject to policy terms and provisions. ** Subject to underwriting approval. *** Avoids probate when specified beneficiary is not an estate.

Talk to your financial professional today to reposition your low-interest-bearing monies into an instantly larger legacy with reassuring guarantees!

Life insurance is subject to underwriting approval. Benefits are only generally described here. Product and rider availability varies by state. Please read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as it is generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. ICC18 LIU-39L (01-22). The Living Benefits Rider, ICC18 LIU-530 0518, may or may not be included in the policy depending upon the final underwriting decision. For advice, recommendations, or more information please visit with a financial professional.

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency