

Indexed Universal Life Insurance



An Indexed Universal Life Policy gives you the potential for growth at a higher rate of interest without the risk of being directly in the market. Unlike a traditional universal life insurance policy where the insurance company sets the interest rate, an indexed universal life policy credits interest to your cash value based partly on the upward movement of a major-market stock index.

Indexed universal life insurance has the benefits of traditional universal life plus the potential for greater growth in your policy value.

Gives you downside protection

You also get a guaranteed minimum interest rate with an indexed universal life policy. So while you're taking advantage of the market going up, you'll never suffer losses due to the market going down.

Gives You Upside Potential

Indexed universal life insurance policies credit interest based partly on the upward movement of a major stock market index, so when the market does well, so do you. Over the life of the policy, this could mean more cash value and more supplemental retirement income. And the tax-deferred benefits of a traditional universal life policy still apply.



What else can it do for you?

An indexed universal life insurance policy gives you the same flexibility and safety of other universal life policies.

Puts you in control

As your needs change, your policy can change, too. You can change the death benefit, increase or decrease your premiums, and add options or riders to fit your needs.

Transfers your wealth

Indexed universal life can help you leave a legacy to pass on to your heirs by giving them as much of your estate as possible, while making sure your tax and other obligations are satisfied.

Builds your savings

Indexed universal life insurance provides a tax-deferred way of accumulating a cash value at competitive interest rates.

Gives you access to funds

You can make withdrawals or borrow against, the cash value in your policy. Your indexed universal life policy can also be used as collateral for securing an outside loan, letting you tap the equity in your policy for a variety of needs: education, retirement and emergencies.

Protects your family

The death benefit gives you peace of mind knowing that your loved ones will not face financial hardship should you die. And the value can grow with your family and your needs.

How it works for you:

It functions just like other universal life insurance policies. It can also protect your loved ones, supplement your retirement income and help you leave money to your children and grandchildren. The difference is in how interest is calculated.

How the interest is calculated

An indexed universal insurance life policy earns interest based in part on the upward movement of major stock market indices, such as the S&P 500*. This gives you greater potential for growth compared to other universal life policies where the interest rate is declared by the insurance company.

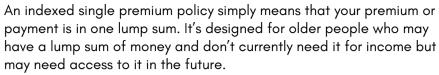
How you're protected

You also get a guaranteed minimum interest rate with an indexed universal life policy. While you're taking advantage of the market going up, you'll never suffer losses due to the market going down. That's because purchasing an indexed policy does not involve actually purchasing securities or stock, so it's not the same as investing directly in the stock market.

Two types

The two basic types of indexed universal life policies have to do with how you pay the premiums. One is a large single premium type policy and the other requires the traditional yearly installments. Otherwise both types of policy give you many of the same benefits with a few minor differences.





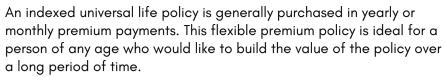
How much you pay: A lump sum (often a minimum of \$10,000) can be transferred from a bank savings account, a bank certificate of deposit (CD), an IRA and many other places including an annuity.

A few key features you can find in single premium life insurance:

- Return of Premium Guarantee
- Tax-free death benefit
- Guaranteed minimum interest rate
- Efficient transfer to heirs
- No medical exams needed
- Benefits for nursing home and terminal illness
- Income stream with withdrawals
- The flexible premium



Type Two - Flexible Premium



How much you pay: The important thing to remember is that you decide how much your premium is, and you can change that throughout the life of the policy. The death benefit and interest credited to your policy is then determined by your premium amount, your age, and any riders you've chosen for customizing your policy. Your health is also a factor, as you'll need to take a physical exam.

A few key features you can find in flexible premium life insurance:

- Tax-free death benefit
- Free withdrawals
- Efficient transfer to heirs
- Guaranteed minimum interest rate
- Flexibility of customizing coverage & premium payments

How much insurance do you need?

This can be answered by working with us to understand your circumstances and your priorities. You'll want to consider what the beneficiary of your life insurance policy may need to cover: mortgage, credit card debt, consumer loans, childcare, college education for dependents and funeral costs. Also consider the replacement of your income if others depend on it and for how long it would need to be replaced.

Your beneficiary

The beneficiary is the person or persons who receive the benefits (the value) of the insurance policy upon your death. You will name those persons when you purchase the policy, and you can change or add them as needed.

Disclosure: All tax related information contained herein is based on our current understanding of federal tax laws as they relate to life insurance or other subject matter discussed. These laws are subject to change in the future. Please note, our representatives do not offer legal or tax advice. You should consult a personal tax advisor on any tax matters. In order to comply with certain U.S. Treasury regulations, please be advised of the following: Unless expressly stated otherwise, any U.S. Federal tax advice contained in these materials is not intended or written to be used, and cannot be used, by any person for the purpose of avoiding any penalties that may be imposed by the Internal Revenue Service. Products issued by and all policy benefits are the responsibility of the Life Insurance Company you choose to work with.

