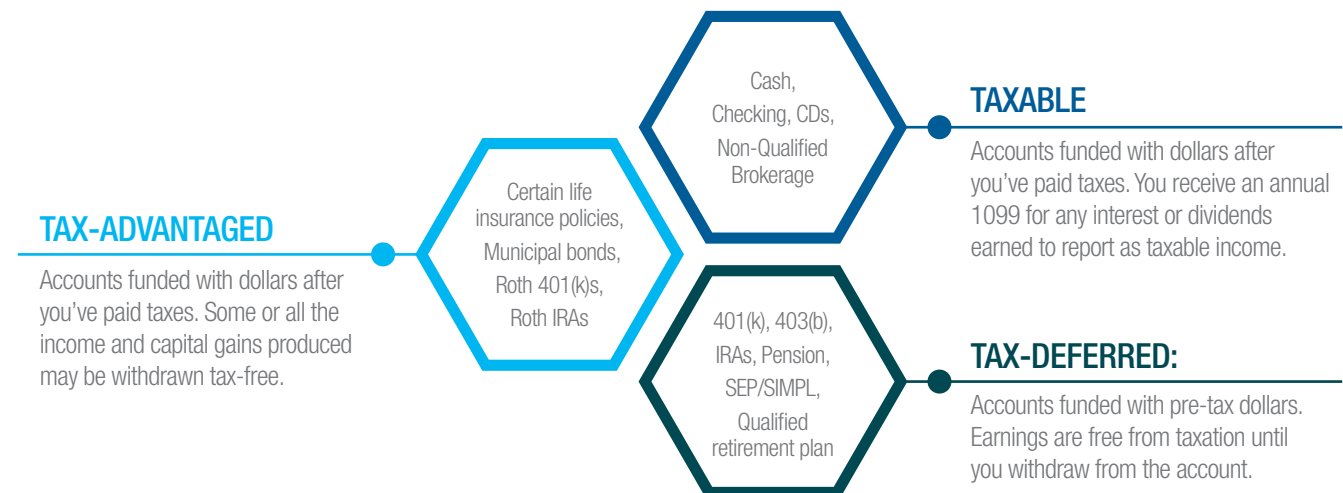


Manage Your Tax Risk in Retirement

Life insurance can be a powerful tool to help with both diversifying your taxes in retirement and protecting your legacy.

Let's start by diving into what tax diversification means — balance. There are three ways the IRS taxes retirement accounts. Most financial professionals categorize them as taxable, tax-advantaged and tax-deferred. When you are building your retirement plan, you may overlook which category your retirement accounts fall into and potentially become too weighted in either direction. Having a diverse tax scenario helps avoid either paying too much now and not being able to maximize compounded growth, or later when you're trying to withdraw and need a reliable income stream. You want to plan on income without the risk of tax variances and changes.

Here's a quick breakdown of how each tax scenario works with common retirement savings accounts.



Spreading your money across these different assets so that you are tax diversified can help make the most of your savings and hard-earned dollars. Life insurance is one of the few tax-advantaged accounts that does not have a contribution limit, offers you tax-deferred growth and can be withdrawn tax-free should you ever need the cash value.¹

When structured properly with the help of your financial professional, you can access the tax-advantaged accumulation of a life insurance policy's cash value tax-free. And, if you don't access the cash in retirement, your original death benefit passes on tax-free to your loved ones.

A life insurance policy can be a powerful vehicle in diversifying your taxes in retirement so that you live out retirement in confidence while protecting the ones you love.

Contact your financial professional to learn more.

¹ Assumes the policy is not a Modified Endowment Contract. Loans can impact policy value and death benefits and may result in taxable income upon lapse, maturity or surrender of the policy. Loan interest charges may be applicable.

The tax treatment of life insurance is subject to change. Neither Protective Life Insurance Company nor its representatives offer legal or tax advice. Please consult with your attorney or tax advisor regarding your individual situation before making any tax-related decisions.



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