



## **Providing Family Protection**

Helping clients plan is a great way to add value to their family. Providing protection for the family throughout their lives is what we do. Initially, our clients need insurance once they start a family. As the family grows and they purchase a home they now have a substantial need to protect their family, their home and everyone's future. Now, if something happened to the provider(s), then the need for insurance is even greater. It should be considered first what is needed for bringing up a family and getting kids through college. Once the kids are on their own and mom and dad have saved for retirement, they may not need as much insurance.

## **Two Policies Equal Added Family Coverage**

By ensuring the family is using two life insurance policies, mom and dad have provided the protection they need for their family as it grows and matures. They have the flexibility to use the entire \$1,000,000 to protect their family in the early years when their family requires this much protection. They will also have the accelerated benefit riders to call on if the bread winner incurs a qualified illness for critical, chronic, and terminal illness that will also protect the family.

Once the family matures and the kids are out of college and on their own and the family home is paid off and mom and dad have built up their retirement funds, the need for \$1,000,000 of coverage is eliminated and they can convert one policy to an immediate annuity to provide additional supplemental retirement income. If one policy is a Signature GUL policy, they could receive all their premiums back after 20 to 25 years without any tax consequences. They can then apply this money to additional retirement income through an immediate annuity or they can use the money for emergencies, health care and living expenses. If they find they do not need the

# TWO POLICIES ARE BETTER THAN ONE

second Signature Performance IUL policy, they can borrow limited cash value that can further enhance lifestyle and health care funding. This scenario provides a very flexible way to provide needed family protection and yet can be turned into cash needed for retirement in later years.

## **Signature GUL and Signature Performance IUL**

Combining a Signature GUL policy for \$500,000 along with a Signature Performance IUL for \$500,000 can provide that need of \$1,000,000 in the early years and later the SGUL policy can be turned into cash for a joint lifetime of income. They will have covered their need as well as banking their premiums on the Signature GUL policy for future use.

**For questions and more information, contact the Advanced Sales Department at 888-504-2550 ext. 5767.**

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IMGNL0237 | 10.22