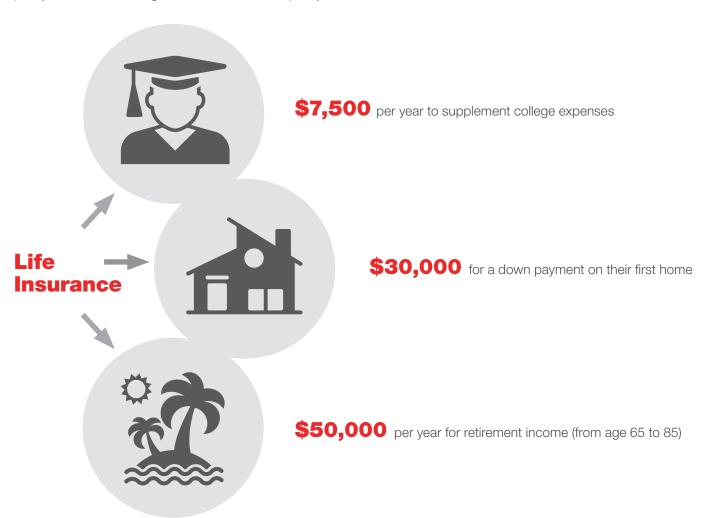
Gift for Life

Finding a gift that is meaningful to your children or grandchildren can be difficult. Why not help provide them with a lifetime of protection and financial security with the gift of life insurance?

\$100 a month:

A permanent life insurance policy not only provides death benefit, it can help take the worry out of planning for a child's future. Over-funding a policy can help maximize it's potential. For example, with a premium of just \$100 per month the policy's cash value can grow over the life of the policy to offer:



Life insurance offers versatility and lasting value not available from many other gifts you can buy.



Guaranteed insurability:



No one can predict the future. With guaranteed insurability, you can lock in your child's ability to increase coverage later in life without any exams. You can also lock in affordable premiums at a young age in case your child's health changes as they grow.

Life insurance as an investment:



Life insurance can serve as an investment or savings vehicle for child's future expenses (college, down payment on home, even retirement). As you pay policy premiums and earn more interest, the cash value of the policy grows. Compounding interest (interest earned on money that was previously earned as interest) works best over time. The earlier in life an insurance policy is purchased, the more your child will potentially earn.

Giving the gift of permanent life insurance can offer:



- Death benefit protection
- Living Benefits
- Guaranteed Insurability
- Tax-deferred growth
- Performance that isn't affected by markets



These are hypothetical examples used for illustrative purposes only and are not a guarantee of future performance or success. Keep in mind, you are not actually participating in the market or investing in any stock or bond.

Guarantees backed by the claims-paying ability of the issuing company.

Tax law permits a policy owner to withdraw life insurance policy cash values up to the policy owner's basis or investment in the contract without income tax consequences. Withdrawals and loans will reduce available death benefit and policy value. Withdrawals beyond basis may be taxable income. Excess and unpaid loans will reduce death benefits and policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes. For more information about the tax results of life insurance, consult your attorney or tax advisor.

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