

Supplemental Retirement Planning



Traditional 401(k) and 403(b) plans may not be enough to supplement social security and provide the average retiree with sufficient income. Individuals are now looking for other, more unconventional ways to provide supplemental retirement income to fund leisure activities, cover health expenses, and provide for their families during their lifetimes and after their death. Signature Performance IUL can provide supplemental retirement income (through policy loans)¹ while providing life insurance protection for your family's well-being.

Case Study

Sonny and Maureen were in their early 50's and both planned to work until age 67 so they could receive full social security benefits. Additionally, Sonny had been contributing to his 401(k) and Maureen to her IRA. Although they were happy about the money they had saved over the years, the college tuition they had paid for their three children left their financial resources substantially depleted. They believed that if they wanted to pursue an active retirement, they would need additional financial resources.

Sonny and Maureen's financial advisor suggested they each purchase a Signature Performance policy, naming each other as the beneficiary and their children as contingent beneficiaries. The IUL policies would protect their future while creating the potential to provide future supplemental retirement income.

Each policy would be funded with the maximum premium (stopping short of the point where withdrawals become taxable) to generate additional accumulation value, which could later be borrowed, tax-free, to supplement retirement income.

The Signature Performance IUL Policies

	Sonny's Policy	Maureen's policy
Face amount	\$250,000	\$250,000
Annual premium	\$13,218	\$9,730
Projected income ² at age 67	\$36,732 per year for 15 years (age 82)	\$26,254 per year for 15 years (age 82)
Total combined projected income per year	\$62,986	

The projected income amounts above would allow the policy to stay in force until age 82. The death benefit would be reduced by any prior loans and accumulated interest incurred during the fifteen-year payout period.

The death benefit plus the supplemental income from the Signature Performance IUL Policy combined with the income from social security and other retirement assets, would:

- satisfy their retirement income needs
- postpone the necessity to withdraw the principal from any IRA or 401(k) for several years
- provide a death benefit to help augment the survivor's retirement income if Sonny or Maureen passed away before retirement
- provide the potential to leave a legacy for their children when the remaining spouse passes away

*These are illustrative examples and do not involve real people.

1) Loans are subject to interest charges and can reduce the death benefit paid to beneficiaries. 2) The above numbers are projections based on past market performance and other non-guaranteed assumptions. There is no guarantee the product will perform as projected. Actual performance could be higher or lower. Outstanding loans may affect the policy's death benefit, the value of the policy and possibly the length of time the policy remains in force. Policy Form Series: IBR23; IUL23 (Forms May Vary by State). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. This brochure is not available for use in Oregon.

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