## Access Your IRA Today!! Plan for Consequences of Living a Long Life

## Did You Know These IRA Facts?

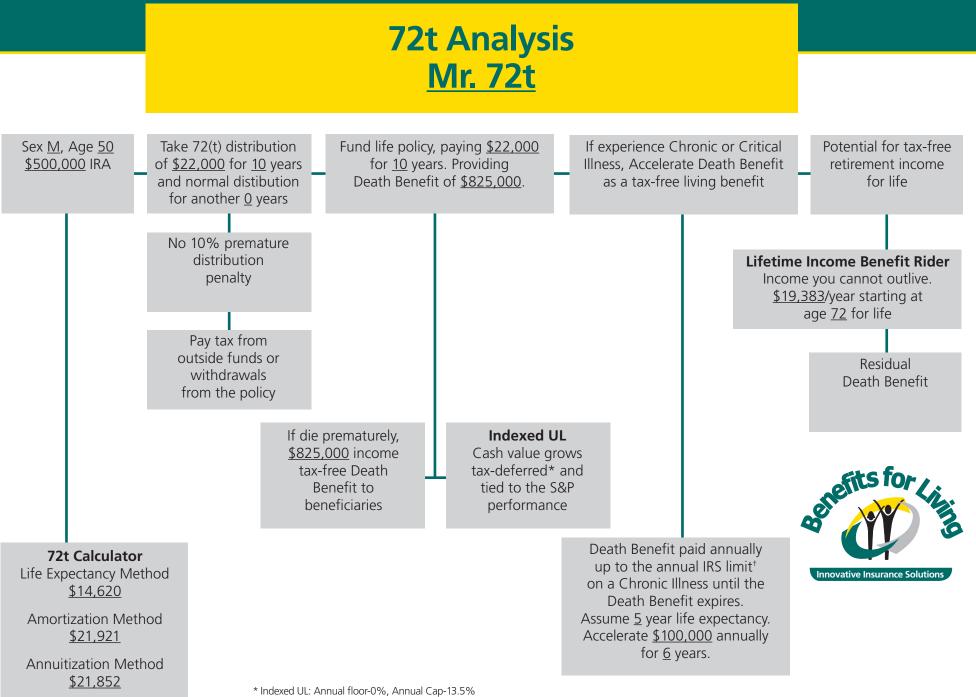
- There is currently \$5 trillion in IRA assets
- Approximately 1/4 of all US wealth
- The government has an income tax lien on 33% of your IRA!
- When age 70<sup>1</sup>/<sub>2</sub> is reached, taxable withdrawals are mandatory— whether you need it or not
- IRA is subject to estate taxes



## Take advantage of a strategy that allows for access to your IRA prior to age 59<sup>1</sup>/<sub>2</sub> that provides:

- •No 10% premature distribution penalty
- Pay taxes on the "seed" versus the "harvest"
- Income option you cannot outlive
- Income tax-free death benefit
- Access to death benefit in case of chronic illness
- Cash value growth in Indexed UL policy linked to the Standard & Poors (S&P) performance
- Depleting the IRA does not provide these benefits. Purchasing a life insurance policy with applicable riders is the only thing that will provide benefits.

## For more information, contact:



+ \$113,150 for 2012, indexed annually