Recently-Issued Benefits for Living Policy

Just want to reinforce the strength of the **Benefits for Living** concept with a recently-issued policy through one of our agents:

We promote the **Benefits for Living** concept as a perfect combination of premium competitiveness, cash value accumulation, no-lapse guarantee and significant living benefits—all in one product!

Let's look at this sale (illustration is on back):

- **Premium Competitiveness**-The National Life UL products are very flexible, here we are paying 15 years of premiums (\$20,000/annually)
- Cash Value Accumulation-The Ultra Select product provides significant cash surrender value growth. By year 20, the current cash value is two times (\$600,534) the cumulative premiums paid (\$300,000).
- **No-Lapse Guarantee**-Both Ultra Select and Assured Plus Protector provide No-Lapse Guarantees. For this insured, there are 22 years of No-Lapse Guarantee.
- **Tax-Free Income**-The first of our living benefits. This policy provides 30 years of tax-free income of \$50,000/year beginning at age 71 and continuing at age 100. The income illustrated is over five times the premiums paid.
- Living Benefits-Benefits for Living-The second of our living benefits allow for the acceleration of the insured's death benefit anytime after issue at no additional premium cost on a chronic illness trigger. The amount that can be accelerated each year is up to the IRS limit (\$109,500 in 2011) and is indexed annually.

What has the client accomplished?

- Limited pay, paid the premium for 15 years only, his foreseeable working years.
- •\$1 million Death Benefit, paid to his beneficiaries upon his death
- 22 years No-Lapse Guarantee, in which the policy cannot lapse if cumulative premiums are met
- Wonderful cash value growth if needed for emergencies or college funding
- Supplemental Retirement Income, expected to provide 30 years of \$50,000 of tax-free income, plus a residual death benefit
- Acceleration of the death benefit on a chronic illness trigger, income tax-free benefit up to the annual IRS limit, paid annually until the death benefit expires. Any death benefit not accelerated is paid to the beneficiaries at the insured's death.

Please see the back page for the illustration.

What a Great Concept!



For more information, contact:							

Second Mode Premium \$ 20,000 DEFFA Level Premium \$ 22,702	Name	The Client		Payme	nt Mode	Aı	nnual	Target Premium	\$ 14,080
Peace Calcase								•	
Patter Class	-			Minimu	m Monthly Premiu			Guideline Single Premium	\$ 259,70°
Product			on-smoker		•		7,737.60	MEC Premium Limit	\$ 55,179
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