

# Help fund your future with cash value life insurance

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## Diversify your assets for a more secure retirement

### Your challenge

As an employer, you likely provide your top people with bonuses or retirement packages to reward them for their contribution to the company and encourage their loyalty. But what about your retirement needs?

### A potential solution

You likely have a great deal of your own wealth tied up in your business. One day you may want to step back from the business and retire. However, you may be like many business owners who focus only on the operation until it's too late. Your retirement would then be dependent on selling the business, leaving you with limited options.

There's another retirement strategy you can consider that allows you to become independent of the business by redeploying after-tax dollars to a tax-deferred vehicle with guaranteed income opportunities. One example is cash value life insurance.

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**Because your  
business is  
your life**

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## Why cash value life insurance?

Cash value life insurance is a long-term financial tool that provides a number of benefits during your entire life:

### While working

#### Death benefit protection

Provides funds to help ensure your family is cared for financially, should you die unexpectedly

#### Cash value

Provides a source of funds that can be used during your lifetime for emergency cash needs or an investment opportunity

### After retirement

#### Death benefit protection

Used for estate planning needs, including tax-efficient asset transfer to heirs upon your death

#### Cash value

Provides supplemental retirement income

## How does a business owner saver strategy with life insurance work?

Your company makes a cash distribution to you, the owner.

You use the cash to diversify your wealth and reduce risk by purchasing life insurance.



## Using the business owner saver strategy

### Benefits

#### Death benefit protection

- Policy's death benefit can replace your income for your family if you die

#### Diversification

- Helps divert some of your wealth from the business to personal assets
- Further diversifies your retirement income sources for a more secure retirement

#### Retirement

- Cash value from your policy can provide a source of supplemental retirement income

#### Flexible

- Customizable for your situation
- Can be terminated or modified at any time

### Considerations

- Distributions in excess of the owner's tax basis are taxable
- S corporation distributions are taxable if it accumulates earnings or profits greater than its basis and accumulated adjustments account (AAA)
- Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods
- Policy loans and withdrawals may create an adverse tax result in the event of policy lapse or surrender, and will reduce both the surrender value and death benefit
- Depending upon your policy experience, you may need to increase premium payments to keep the policy from lapsing
- Your underwriting result may make this strategy cost prohibitive

**At Securian Financial,  
we're here for family.  
And we're here  
because of it.**

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.



## Learn more

Want to ensure you have the assets you need for a secure retirement? Contact your financial professional today to find out how you can implement a retirement strategy to protect your family – and prepare for the future.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first 15 years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

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