

CASE STUDY

Go ahead, spend your retirement dollars...



...and leave a legacy

Many people want to enjoy a full retirement and leave an inheritance for their children and grandchildren. With a permanent life insurance policy like Eclipse Survivor II Indexed Universal Life (IUL), you and your spouse can make your financial goals a reality.

Eclipse Survivor II IUL lets you spend your retirement funds as you choose and helps ensure there are still assets available for your loved ones down the road.

Example: Planning for the future

Bill and Sharon Wilson (both age 45) have two children and are in good health. They're beginning to prepare for their retirement and are exploring ways to leave money to their family and maintain a comfortable income in retirement.

Challenges:

- Would like to leave an inheritance for both their children and grandchildren
- Like the idea of a permanent policy but have a limited budget

Possible solution:

After talking with their financial professional, Bill and Sharon decide to purchase a \$500,000 Eclipse Survivor II IUL policy.

- The total premium for the policy is \$5,228 to be paid annually through age 64 (20 years)
- The premium will be paid from their current income each year
- In addition, they continue to fund their retirement by contributing to other accounts



Learn more

Is Eclipse Survivor II IUL right for you and your family? Contact your financial professional today to find out.

Future outcome:

At retirement (age 65), they have accumulated \$1,500,000 of assets in their retirement accounts to use for their income.

- This allows them to draft \$50,000 from their retirement accounts annually before taxes, lasting approximately 30 years – assuming no growth
- At their joint life expectancy of 95, there is \$500,000 in life insurance benefits remaining for their children and grandchildren



Use your cell phone camera to scan this code and view the illustration used for this example.



View illustration

This hypothetical example is for illustrative purposes only. Your particular circumstances may be different than those shown. You should ask your financial professional to run a personalized illustration for you. To view the illustration used for this example, [click here](#).

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

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 this policy may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

Product features and availability may vary by state.

You should consult your tax advisor regarding your own tax situation.

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Policy form numbers: ICC19-20202, 19-20202 and any state variations

Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency – Not guaranteed by any bank or credit union – May go down in value



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