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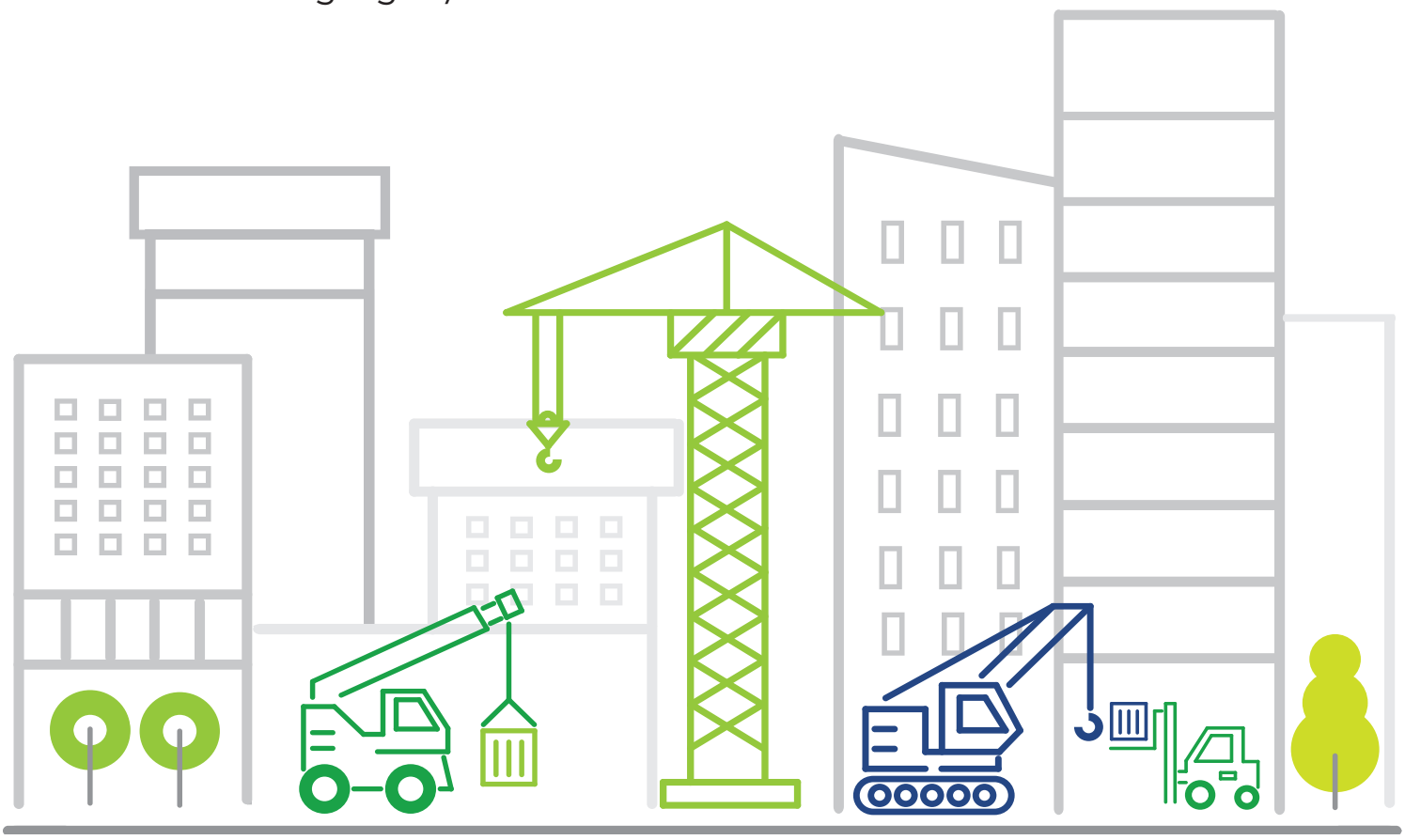
Life Insurance as a Financial Tool (LIFT)
Financial Professional

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Elevate your clients' overall financial strategy

Use Life Insurance as a Financial Tool (LIFT) to help them:

- Protect their family
- Supplement their retirement income
- Leave a lasting legacy



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Whether your clients are in the accumulation, retirement or estate maximization phase of life, the right mix of financial tools can help minimize their taxes and maximize their assets. With Life Insurance as a Financial Tool (LIFT), you can illustrate why a successful financial strategy includes many tools — including permanent life insurance.

Using Life Insurance as a Financial Tool (LIFT)

No tool can solve every problem. Our comprehensive Life Insurance as a Financial Tool, or LIFT campaign, helps position you to show clients why they should consider a variety of tools for their retirement strategy.

One of these financial tools is permanent, cash value life insurance. LIFT helps you demonstrate how life insurance is a key financial tool that can:

- Help your clients protect their families and assets during their working years
- Become a source of supplemental funds during retirement that can help clients:
  - Fill their retirement income gap
  - Decrease taxable income in retirement
  - Transfer their financial legacy to their family

A versatile financial tool

Positioning life insurance as protection for family and accumulated assets can be part of every financial strategy. For clients who may no longer contribute to qualified plans and other retirement vehicles due to income-based restrictions, additional dollars into a permanent life insurance policy can provide additional benefits, including:

- Stronger policy
- Less risk of lapse
- More dollars into tax-advantaged growth
- Opportunity reserve for future investment or purchase opportunities
- Tax-advantaged access to cash value
- Cash to fill a retirement income gap or decrease taxable income

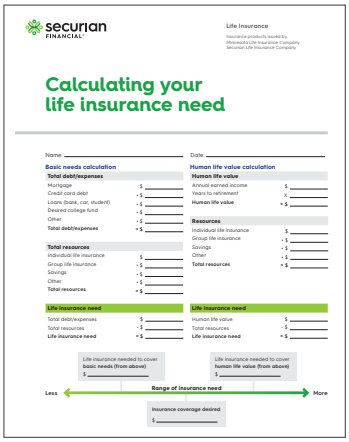
Five life insurance questions to ask

To begin the LIFT conversation, you can help clients explore the answers to these five common questions about choosing life insurance — and educate them about the tax advantages:

1. Do I need life insurance?
2. What type of policy is ideal for my family and circumstances?
3. Is my current coverage enough to provide for my family if I die?*
4. How can I ensure my family enjoys life at our current standard of living?
5. What other benefits could enhance my policy?

There are several ways to determine how much life insurance your clients need. Use the **Calculating your life insurance need worksheet** (F75615-3) to help them determine their basic needs and human life value.

*If owner and insured are different, the death benefit will be paid upon death of the insured.



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Life Insurance

Insurance products issued by Minnesota Life Insurance Company Securian Life Insurance Company

Calculating your life insurance need

Name: _____ Date: _____

Basic needs calculation

Total debt/expenses

Mortgage $ _____
Credit card debt + $ _____
Loans (bank, car, student) + $ _____
Desired college fund + $ _____
Other + $ _____
Total debt/expenses = $ _____

Total resources

Individual life insurance $ _____
Group life insurance - $ _____
Savings - $ _____
Other - $ _____
Total resources = $ _____

Life insurance need

Total debt/expenses $ _____
Total resources - $ _____
Life insurance need = $ _____

Human life value calculation

Human life value

Annual earned income $ _____
Years to retirement X _____
Human life value = $ _____

Resources

Individual life insurance $ _____
Group life insurance - $ _____
Savings - $ _____
Other - $ _____
Total resources = $ _____

Life insurance need

Human life value $ _____
Total resources - $ _____
Life insurance need = $ _____

Life insurance needed to cover **basic needs (from above)**
$ _____

Life insurance needed to cover **human life value (from above)**
$ _____

Less — **Range of insurance need** — More

Insurance coverage desired
$ _____

The tax advantages of life insurance

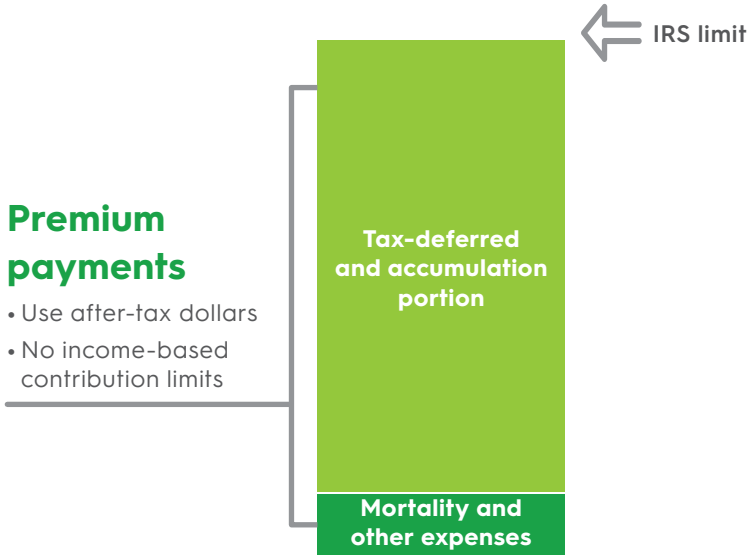
Permanent life insurance can be a key asset for many individuals due to its tax-advantaged treatment. No other financial tool becomes an instant asset upon the death of the insured. You can discuss the three key aspects of life insurance with your clients — and how they impact their financial toolbox:

1. Premium payments
2. Death benefit
3. Cash value

1. Premium payments

A life insurance policy is purchased with a client's premium payments to a life insurance company.

CLIENT PAYS PREMIUMS TO A LIFE INSURANCE COMPANY



Are there contribution limits for life insurance policies?

Unlike other tax-advantaged assets such as Roth IRAs, there are no contribution limits based on the client's income. However, there is a limit set by the IRS determined largely by the amount of death benefit being purchased.

The benefits of a well-funded policy

A well-funded policy is funded close to the legal limits in order to get the most amount of premium dollars growing tax-deferred. This reduces the risk that the policy will lapse or require additional premium payments, and potentially produces higher cash values.

How do charges and fees impact accumulation value?

While permanent life insurance does offer growth potential, clients should understand several charges are assessed to their premiums before contributions reach the cash value portion of their policy:

- In many cases, charges and fees associated with premium payments may be higher than the purchase payments for a capital asset or a 401(k)
- There are charges associated with maintaining the death benefit that don't exist in capital assets or many retirement income assets
- Life insurance is priced around a mortality charge determined by age, gender and general health of the insured

2. Death benefit

Clients' premiums pay for a life insurance policy's income tax-free death benefit — the primary purpose of this tool. When the insured dies, the death benefit can provide:

- Money for beneficiaries at a time when they need it the most — for income replacement and debt reduction or estate planning
- Replacement value for assets going to a charity
- Estate equalization for a family business
- A strategy to transition a business to someone else

3. Cash value

While clients see the value in a life insurance policy's death benefit, they often don't fully understand the cash value component of permanent policies. **Understanding cash value accumulation is key to realizing the full value of life insurance as a financial tool.**

A well-funded policy that has good performance throughout the life of the contract can potentially:

- Act as an opportunity reserve when clients need additional funds
- Provide supplemental retirement income
- Potentially lower clients' average tax rates in retirement

Cash value can be used at any age

Before age 59½:

No penalties for accessing the cash value.

Age 62:

No effect on Social Security benefits by accessing the cash value for supplemental retirement income (as long as the policy maintains its tax-advantaged status).

Age 65:

No effect on Medicare Part B premiums by accessing the cash value for supplemental retirement income (as long as the policy maintains its tax-advantaged status).

Age 72:

No required minimum distributions (RMDs) (unlike qualified plans or IRA assets).

Opportunity reserve during your clients' working years

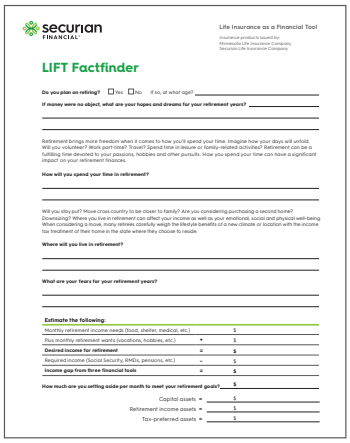
Cash value in a life insurance policy can be an income tax-advantaged private reserve for certain life events, including:

- Provide money to start or continue a business
- Pay tuition
- Help fund a child's wedding
- Fund once-in-a-lifetime purchases

How to build a financial strategy with LIFT

Tax laws are making retirement increasingly complicated. To begin the process of putting together your clients' financial toolbox, take inventory of their current assets.

The **LIFT Factfinder** (F82833-1) can help you separate your clients' assets into three categories:



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Life Insurance as a Financial Tool

Insurance products issued by:
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LIFT Factfinder

Do you plan on retiring? ☐ Yes ☐ No If so, at what age? _____

If money were no object, what are your hopes and dreams for your retirement years? _____

Retirement brings more freedom when it comes to how you'll spend your time. Imagine how your days will unfold. Will you volunteer? Work part-time? Travel? Spend time in leisure or family-related activities? Retirement can be a fulfilling time devoted to your passions, hobbies and other pursuits. How you spend your time can have a significant impact on your retirement finances.

How will you spend your time in retirement?

Will you stay put? Move cross country to be closer to family? Are you considering purchasing a second home? Downsizing? Where you live in retirement can affect your income as well as your emotional, social and physical well-being. When considering a move, many retirees carefully weigh the lifestyle benefits of a new climate or location with the income tax treatment of their home in the state where they choose to reside.

Where will you live in retirement?

What are your fears for your retirement years?

Estimate the following:

Monthly retirement income needs (food, shelter, medical, etc.)		$
Plus monthly retirement wants (vacations, hobbies, etc.)	+	$
Desired income for retirement	=	$
Required income (Social Security, RMDs, pensions, etc.)	-	$
Income gap from three financial tools	=	$

How much are you setting aside per month to meet your retirement goals? $

Capital assets + $
Retirement income assets + $
Tax-preferred assets + $

Capital assets

Retirement income assets

Tax-advantaged assets

Take an asset inventory — review pros and cons

Each of these financial tools has three phases: accumulation, distribution and estate maximization. This is important, because the right mix of financial tools can help minimize taxes, maximize your clients' assets and offer flexibility for each phase of life.

PHASES OF LIFE

Capital assets

Capital assets are generally property, investments, securities or other assets purchased for their growth potential. Examples of capital assets include stocks and bonds, real estate or other property, or a business.

Capital asset taxation

Capital assets are most often taxed at a capital gains rate on the difference between the original purchase price and higher sale price.

Capital asset tax characteristics during the three life phases

Accumulation phase	Contributions made with after-tax dollars.
Distribution phase	Income generated from these assets is typically considered ordinary income. However, qualified dividends are typically taxed at the long-term capital gains tax rate. A gain or loss is realized and determined upon sale or exchange. The amount clients are taxed depends on their tax bracket and the amount of time the asset was held before being sold.
Estate maximization phase	Assets included in the estate receive step-up or step-down in basis based on their fair market value at time of death.

Retirement income assets

Retirement income assets are designed for retirement income. Examples include qualified plans, individual retirement accounts (IRAs) and annuities.

Retirement income asset taxation

Retirement income assets are usually taxed as income.

Retirement income asset tax characteristics during three life phases

Accumulation phase	**Qualified assets:** Contributions made on a before-tax basis. **Nonqualified assets:** Contributions made on an after-tax basis; grow tax-deferred.
Distribution phase	Taxed at ordinary income tax rates: **Qualified assets:** Taxed as ordinary income and not deemed investment income for net investment income (health care) surtax. **Nonqualified assets:** Portion based upon the exclusion ratio is taxed at ordinary income tax rates.
Estate maximization phase	No step-up or step-down in income tax basis.

Tax-advantaged assets

Tax-advantaged assets have characteristics that make them key tools in your clients' financial toolbox. Examples include life insurance, tax-advantaged municipal bonds and Roth IRAs.

Tax-advantaged asset taxation

Tax-advantaged assets are purchased with after-tax dollars, and distributions receive tax-preferential treatment.

Tax-advantaged asset tax characteristics during the three life phases

Accumulation phase	Purchased with after-tax dollars; grow tax-deferred.
Distribution phase	**Roth IRA:** Tax-free withdrawals.
	Municipal bonds: Generally, no taxation on sale.
	Permanent life insurance: Withdrawals are tax-advantaged up to basis; taken as loans thereafter for policies that are not modified endowment contracts (MECs).
Estate maximization phase	Automatic step-up in basis.

Distributions from permanent life insurance policies

Understanding how distributions are made and their tax treatment is important to knowing how and when clients should take them.

Partial surrenders vs. policy loans

Clients can withdraw money from their policy's cash surrender value by requesting a **partial surrender** — tax-advantaged — up to the amount of premiums they've paid.

This reduces the policy's accumulation value and the policy's death benefit. Because of the Internal Revenue Code (IRC) tax treatment of distributions from life insurance contracts — first in, first out — clients can withdraw the cost basis first, before they take out the gain.

Once a client has withdrawn the cost basis from a life insurance contract, further withdrawals would cause taxation at ordinary income tax rates.

To avoid taxation on the distributions over the cost basis, a client can **borrow money from the life insurance company** using the gain in the policy as collateral. Since an obligation to repay the loan remains, a loan does not cause taxation to the policyholder.

Policy loans and withdrawals may create an adverse tax result in the event of a lapse or policy surrender and will reduce both the surrender value and death benefit.

How are withdrawals taxed?

In general, withdrawals from a policy's cash value are not taxed until the owner's entire investment in the contract has been withdrawn. There are four exceptions to this rule:

- The policy doesn't fit within the definition of life insurance
- The policy is a modified endowment contract
- A withdrawal occurs in the first 15 years with a reduction in benefits
- If all contributions to the contract have been withdrawn, any future withdrawals will be subject to income tax

How are policy loans taxed?

Policy loans taken from a life insurance policy are not taxable unless the policy is a modified endowment contract.[1] If the insured dies while the loan is outstanding, the loan will be repaid out of the death benefit and no taxation should occur.

Remember, there may be tax ramifications if the policy is surrendered, lapses or is exchanged while a loan is outstanding.

What are the tax ramifications if the policy is surrendered?

If the policy is surrendered, the cash value will be taxable as ordinary income to the extent it exceeds the owner's contributions to the contract.[2]

Any loss incurred is non-deductible and a personal expense. In addition, loan balances in excess of the owner's contribution to the policy may also be taxed upon a full surrender.

How is the internal cash value buildup taxed?

Generally, any increase in the cash value of a life insurance policy isn't subject to current income taxation as long as the policy meets the statutory definition of life insurance. However, if a policy doesn't meet the definition, any increase in the cash value will be taxed as ordinary income annually as received or accrued by the policyholder.[3]

Designing a tax-favorable retirement strategy

Now let's apply this discussion to designing a tax-favorable strategy for your clients' retirement.

During their retirement years, clients may look to take withdrawals or loans from their policy to supplement their retirement income. If they have a tax-diversified asset mix and use tax-advantaged financial tools, they have the potential to lower their average tax rate in retirement.

Filling the retirement income gap

Clients will have a retirement income gap if their desired retirement income is greater than what will be provided by their existing financial tools. You can help them fill that income gap as tax efficiently as possible.

DESIRED RETIREMENT INCOME

Required retirement income	**Retirement income gap**
Income clients are obligated to receive (Required minimum distributions, pension income, Social Security, etc.)	Additional income needed to enjoy the retirement clients want

Identifying the retirement income gap is a three-step process:

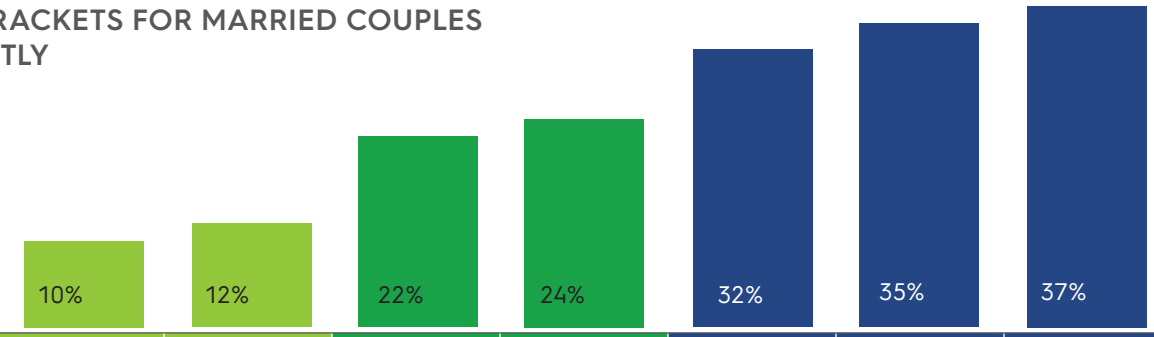
Step 1 Calculate **desired retirement income**	Monthly retirement income needs (food, shelter, medical, etc.) + Monthly retirement wants (vacations, hobbies, etc.) = **Desired retirement income**
Step 2 Subtract **required retirement income**	− **Required income** (Social Security, RMDs, pensions, etc.)
Step 3 Uncover the **retirement income gap**	= **Retirement income gap from three financial tools**

Tax brackets: lowering the income gap

How your clients fill their retirement income gap will effectively lower or increase their tax rates. The tax brackets below show:

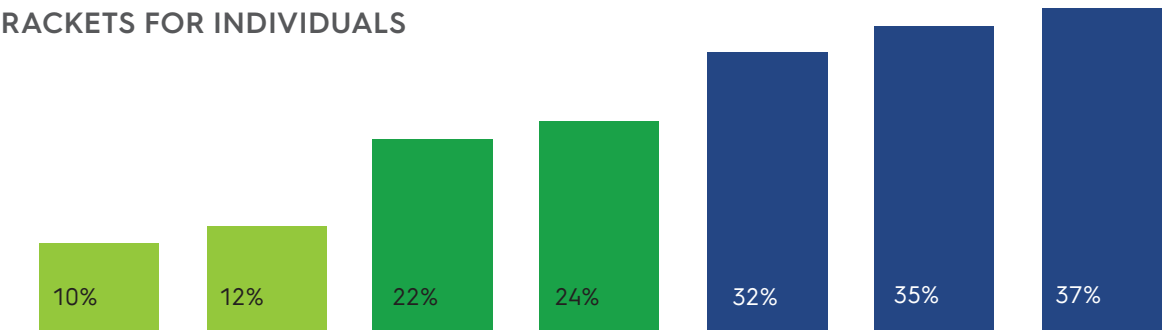
- **Marginal tax rates,** or the tax rate for each income bracket
- **Effective tax rates,** or the average tax rate that applies to the income for a specific bracket, including all income below that bracket

2026 TAX BRACKETS FOR MARRIED COUPLES FILING JOINTLY



Marginal tax rate	10%	12%	22%	24%	32%	35%	37%
Bracket	First $24,800	$24,801 to $100,800	$100,801 to $211,400	$211,401 to $403,550	$403,551 to $512,450	$512,451 to $768,700	$768,701+
Effective tax rate	10%	11.5%	17.0%	20.3%	22.8%	26.9%	>26.9% <37%

2026 TAX BRACKETS FOR INDIVIDUALS



Marginal tax rate	10%	12%	22%	24%	32%	35%	37%
Bracket	First $12,400	$12,401 to $50,400	$50,401 to $105,700	$105,701 to $201,775	$207,776 to $256,225	$256,226 to $640,600	$640,601+
Effective tax rate	10%	11.5%	17.1%	20.3%	22.8%	30.1%	>30.1% <37%

You may notice income taxes are paid at different levels. For example, married couples filing jointly pay 10 percent of the first $24,800 of taxable income, so 10 percent is their **marginal tax rate**. If they receive more income, they will pay taxes at a rate defined by the next tax bracket.

Because taxpayers have different tax rates depending on their income, another way of looking at tax rates is the **effective tax rate.** For example, if a taxpaying couple had taxable income of $100,800, their effective tax rate would be 11.5 percent (10 percent on the first $24,800 and 12 percent on the next $76,000).

CASE STUDY

How LIFT can potentially lower taxes in retirement

1. One couple is stuck in their tax bracket
2. Another couple has a tax-sensitive distribution strategy

Each couple puts away the same amount for retirement, but they allocate assets differently among the tools. Some contributions were made to qualified plans.

Couple 1: stuck in their tax bracket

The first couple chooses to protect their family's dreams, aspirations and accumulated wealth with **term life insurance** until it runs out. They focus solely on capital assets and retirement income assets to fund their retirement.

Desired income: $150,000

Required income: $100,800; required income includes income clients are obligated to receive due to automatic payments, such as pensions, or tax law (e.g., RMDs, starting at age 72)

Retirement income gap: $49,200, which will be filled using their capital asset or retirement income toolbox

Net worth: Includes only capital assets (e.g., investments and real estate) and retirement income assets, or qualified assets

Achieving desired income

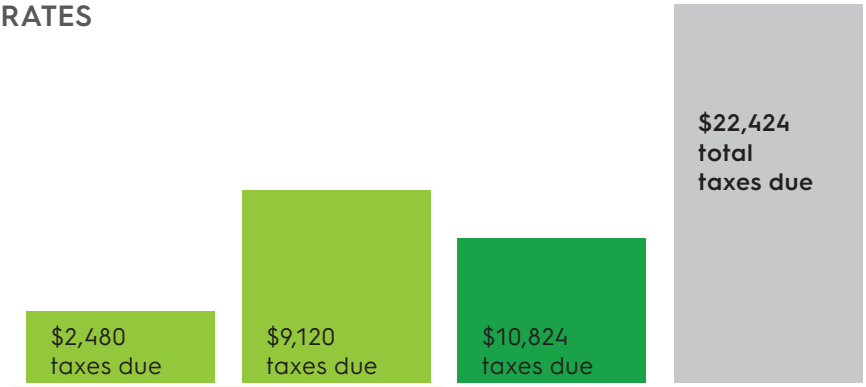
The taxpayers stuck in their tax bracket decide to take dollars out of their retirement income toolbox to cover their income gap.

	Desired income of $150,000	Source of income
Required income	$100,800	Social Security and RMDs
Income gap	$49,200	Filled with only retirement income assets (taxed at ordinary income rates)

Taxes for "stuck" married couple

This couple will pay taxes on the first two tax brackets and some ($49,200) in the 22 percent bracket. Their total taxes due will be $22,424 and effective tax rate is 14.9 percent.

APPLICABLE TAX RATES



	First $24,800 of income	Next $76,000 of income	Next $49,200 of income
Marginal tax rate	10%	12%	22%
Effective tax rate	10%	11.5%	14.9%

Couple 2: has tax-sensitive distribution strategy

The second married couple has the ability to design a tax-sensitive distribution strategy because they are using **permanent life insurance** to protect their family and their wealth.

Just like the previous couple, their desired income is $150,000 and their required income is $100,800. **However, they have the flexibility to take out $49,200 from any of the three financial toolboxes.**

This year, they decide they want to be as tax-efficient as possible and will take dollars from a tax-advantaged toolbox to fill their income gap.

Net worth: Includes assets from all three financial tools: capital assets, retirement income and tax-advantaged assets

Achieving desired income

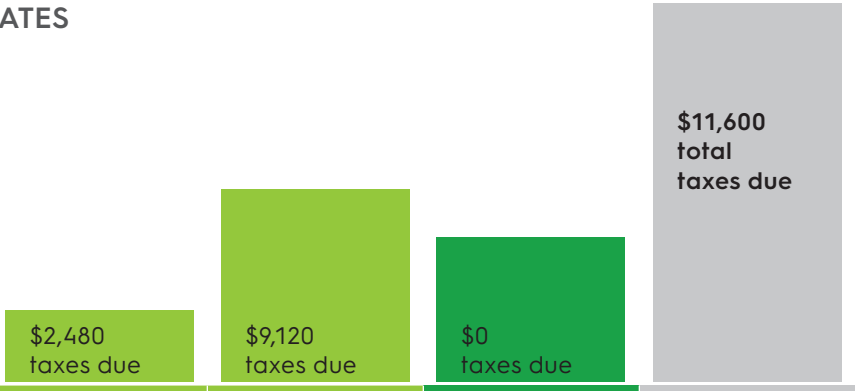
The taxpayers with a tax-sensitive distribution strategy desire to be as tax-efficient as possible.

	Desired income of $150,000	Sources of income
Required income	$100,800	Social Security and RMDs
Income gap	$49,200	Filled with income from a tax-advantaged asset (cash value life insurance)

Taxes for tax-sensitive couple

This couple will pay taxes in the first two tax brackets only. Their total taxes due will be $11,600, and their effective tax rate is 7.7 percent.

APPLICABLE TAX RATES



	First $24,800 of income	Next $76,000 of income	Next $49,200 of income
Marginal tax rate	10%	12%	22%
Effective tax rate	10%	11.5%	7.7%

Results

In this case, the second couple has a tax savings of $10,824 and a decrease in the effective tax rate of 7.22 percent compared to the other couple:

	Taxes due		Effective tax rate	
	Stuck couple	Tax-sensitive couple	Stuck couple	Tax-sensitive couple
First $24,800 (10% marginal tax rate)	$2,480	$2,480	10%	10%
Next $76,000 (12% marginal tax rate)	$9,120	$9,120	11.5%	11.5%
Next $49,200	$10,824	$0	14.9%	7.7%
	Tax savings: $10,824		**Decrease in effective tax rate: 7.22%**	

These are hypothetical examples for illustrative purposes only. Because the couple who are "stuck" in their tax bracket have purchased a portion of their retirement assets with pre-tax dollars, they may have accumulated more assets for retirement, thereby allowing them to take larger withdrawals.

Additional strategies to help lift the tax burden

Now that you understand the fundamentals of using life insurance as a financial tool, the LIFT strategy can be used with nearly all your clients.

Pre-fund retirement taxes

The pre-funding retirement taxes strategy can help producers show clients how to use the cash value from a well-funded life insurance policy to pay the taxes on their retirement distributions later in life.

Create a tax-efficient legacy

The tax-efficient legacy allows clients to spend down their retirement assets — and use the life insurance death benefit to transfer wealth to the next generation.

Pre-pay beneficiary taxes

This strategy lets your clients pre-pay the taxes on a qualified asset that will pass to their heirs.

LIFT marketing resources

This material is available with just a click of your mouse at securian.com/lift.

Working together to help protect your clients

Life insurance plays an important role in protecting your clients and providing supplemental retirement income. Policies from Minnesota Life Insurance Company and Securian Life Insurance Company, a New York authorized insurer, are not only backed by experience and financial strength — they're backed by a company that believes in treating policyholders like partners.

We understand the importance of treating our loyal policyholders well, and we demonstrate our commitment to them by offering new agreements and policy features whenever possible.

Whether your clients are purchasing a new policy or making changes to one they currently own, choose a policy backed by a company that shows how much it cares about them.

To be confident in your financial future, you need to trust the strength and commitment of the companies you choose to work with.

For more than 140 years, the Securian Financial family of companies has been developing innovative insurance and retirement solutions to meet the evolving needs of individuals, families and businesses. Offered through partnerships with employers, financial professionals and affinity groups, our products help bring peace of mind to more than 23 million customers throughout the United States and Canada. We are trusted by our partners and customers to fulfill our purpose of helping to build their secure tomorrows.

Learn more

To learn how permanent, cash value life insurance can help build a secure financial future for your clients and their families, contact your Life Sales Support Team today:

1-888-413-7860, option 1

1. IRC Sec. 72(e)(5).

2. IRC Secs. 72(e)(5)(A) & 72(e)(5)(E), Treas. Reg. Sec. 1.72-11(d)(1). See also IRC Secs. 61(a) & 72(a), Cohen v. Commissioner, 39 TC 1055 (1963), and Rev. Rul. 2009-13.

3. IRC Sec. 7702(g).

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 the policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals.

Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy in force.

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 with the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

Other than contribution limits or tax treatment, several other factors should be considered before purchasing any of these products. These include investment objectives, costs and expenses, liquidity, safety, fluctuation of principal or return, credit rates, rider availability, surrender periods and other product/investment characteristics.

The Policy Design chosen may impact the tax status of the policy. If too much premium is paid, the policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59 ½ may also be subject to an additional 10% penalty tax.

This material may contain a general analysis of federal tax issues. This information may contain a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by, any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

These are general marketing materials and, accordingly, should not be considered investment advice or a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. Securian Financial Group, Inc., and its subsidiaries, have a financial interest in the sale of their products.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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