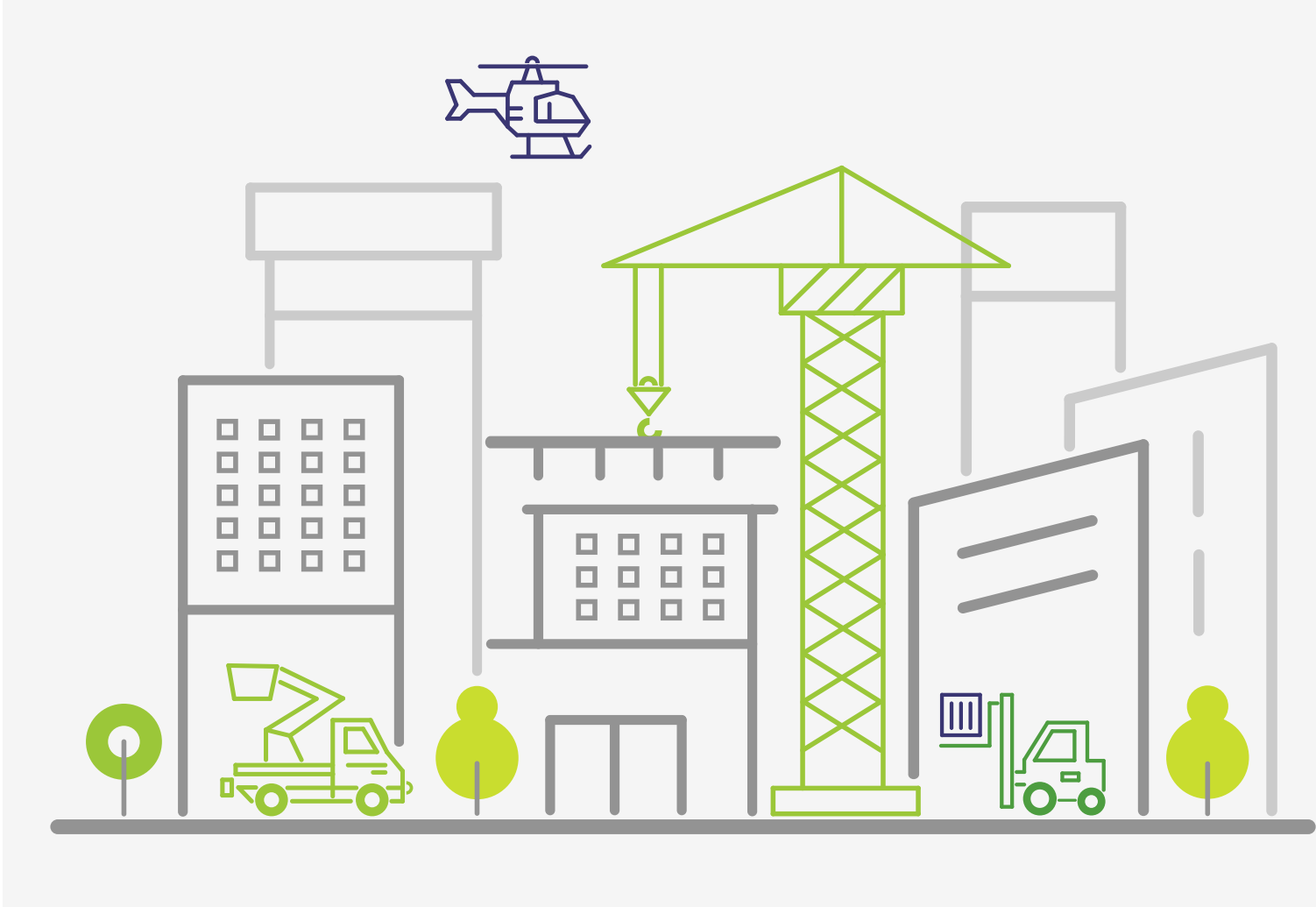


Give your
financial future a
LIFT





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Life insurance can do more than provide a death benefit for your family – it can help you achieve a lifetime of retirement goals. Using Life Insurance as a Financial Tool (LIFT) makes your hard-earned money work harder for you:

- Provides lifetime protection for your loved ones
- Serves as a ready source of cash for emergencies or opportunities
- Optimizes your retirement income, while lowering your effective tax rate in retirement

Prepare for the unexpected – and achieve your goals

Many think preparing for retirement involves saving as much money as possible and investing it wisely by diversifying. Smart retirement savers also consider how taxes will affect the growth and spending of their retirement dollars.

There are many ways to save for retirement and withdraw retirement income. Working with a financial professional can help you determine which financial tools will best suit your needs during each phase of life:



Accumulation

Saving and growing assets during your working years



Distribution

Using your assets for retirement income



Legacy

Maximizing assets and transferring to beneficiaries upon your death

As you discuss your retirement asset options with your financial professional, consider their contribution, accumulation and distribution tax characteristics:

Retirement asset breakdown

	No annual limits on contributions	Tax-deferred accumulation	Tax-advantaged distribution	Income tax-free death benefits	Not subject to healthcare surtax – 3.8%
Traditional IRA ¹		●			●
Roth IRA ¹		●	●	●	●
Qualified plan		●			●
Certificate of deposit	●				
Municipal bond ²	●	●	●		●
Individually owned deferred annuity ^{3,4}	●	●			
Life insurance ^{5,6}	●	●	●	●	●

LIFT can be a valuable retirement asset if you:

- Have significant savings or investment in taxable accounts or plans
- Want to provide loved ones or heirs with a tax-free benefit if you die
- Value leaving a financial legacy
- Want to build cash value for financial flexibility in the future

Diversification does not guarantee against loss. It is a method of managing risk.

1. The ability to contribute or deduct contributions may be limited by adjusted gross income limits.

2. The principal value of bonds will fluctuate with market conditions. Bonds redeemed prior to maturity may be worth more or less than their original cost. Bond interest paid by a municipality outside the state in which you reside could be subject to state and local income taxes. If you sell a municipal bond at a profit, you could incur capital gains taxes. In some cases, municipal bond interest could be subject to the federal alternative minimum tax.

3. An annuity is a long-term, tax-deferred investment vehicle designed for retirement. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10 percent federal tax penalty. If the annuity will fund an IRA or other tax-qualified plan, the tax-deferral feature offers no additional value. Not FDIC/ NCUA insured. Not bank guaranteed. Not insured by any federal government agency. There are charges and expenses associated with annuities, such as deferred sales charges for early withdrawals.

4. Upon annuitization, a portion of principal is included in the annuity payout and is not subject to income taxes.

5. Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

6. The Policy Design you choose may impact the tax status of your policy. If you pay too much premium your policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59½ may also be subject to an additional 10 percent penalty tax.

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 3 key components to cash value life insurance

Here are three ways you can use cash value life insurance as a valuable financial tool.

1. Death benefit

An in-force, permanent life insurance policy can provide a tax-free death benefit to the beneficiaries of your policy, replacing your lost income and paying off debt. And the death benefit proceeds pass directly to beneficiaries so they can avoid estate administration process delays.

2. Premium payments

By making premium payments, you're actually purchasing a death benefit. The insurance company deducts charges from your premium payments for mortality (to fund the death benefit) and other expenses. The remaining amounts build cash value tax-deferred as the accumulation portion of the life insurance policy.

3. Cash value

During your working years, the cash value you build in a life insurance policy can be an important source of back-up funds.

We call this an "opportunity reserve" – using your policy's cash value to help fund life moments. Like making a down payment on a cabin, purchasing a classic car or taking your teenage kids on one last family vacation.

And when you retire, access your cash value income-tax-free (through withdrawals and policy loans) to help supplement your income.

Whether it's used as an opportunity reserve or emergency funds, well-funded, permanent life insurance policies offer tax-deferred cash value growth, plus:

- Tax-preferred distributions⁷
- No age restrictions:

Before age 59½:

no penalties for accessing the cash value⁷

At age 62:

no effect on your Social Security benefits by accessing the cash value for supplemental retirement income

At age 65:

no effect on your Medicare Part B premiums by accessing the cash value for supplemental retirement income

At age 72:

no required minimum distributions (which apply to retirement assets); permanent life insurance cash value can be used for emergencies, as an **opportunity reserve** or supplemental retirement income

7. As long as your policy maintains its tax-preferred status and is not a modified endowment contract (MEC). Withdrawals and loans from a life insurance contract are subject to special tax rules if the policy is a MEC.

Life insurance supports a lifetime of financial needs and goals:

Life stage

20s and 30s

- Protection for your family
- Replace lost income

30s and 40s

- Protection for your family
- Replace lost income
- Cash value for emergencies or opportunities

50s and 60s

- Protection for your family
- Replace lost income
- Cash value for emergencies or opportunities

70 and beyond

- Protection for your family
- Replace lost income
- Cash value for supplemental retirement income

When you're in your 20s and 30s, money may be tight. How would your family replace your income and pay the bills if you die? Buying life insurance is more about protecting your loved ones in your absence.

But the cost of insuring your life will never be lower, so it's a good idea to start building cash value now. Paying more premium early will improve your potential for cash value growth for later in life.

In your 30s and 40s, your family could be larger – and you might have more obligations to protect. Unexpected events could hit your wallet.

In your 40s and 50s, you're likely thinking more about retirement, and wondering if you're putting enough money away. A little extra money in your life insurance policy can provide better protection and will continue to grow tax-deferred.

In your 60s, you can supplement your retirement with tax-advantaged access to cash value. You can take out all the money you put in – tax free – and borrow against the policy for even more money. This can lower your effective tax rate by easing the draw on your taxable retirement income sources.

When you die, your life insurance death benefit goes to your beneficiaries tax free, which they can use to cover living expenses and other debt.

Time to LIFT up your retirement

Life insurance can provide you and your family with an instant asset that helps keep your dreams and aspirations alive. This valuable financial tool can help:

- Ensure your family is protected
- Protect the value of your assets
- Help fund your emergencies and opportunities
- Lower your effective tax rate in retirement
- Efficiently pass your estate value to loved ones



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

We're guided by our purpose: helping customers build secure tomorrows. Since 1880, we've been building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers. We're committed to the markets we serve, providing insurance, investment and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most.

Learn more

Contact your financial professional today to find out if LIFT is right for you.

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

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy in force. 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 fifteen years of the contract. You should consult your 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.

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