



## CASE STUDY

# Leave a lasting financial legacy with just \$99 per month

You're always looking for ways to give your children or grandchildren every advantage possible. You have the opportunity to help provide financial security and a financial legacy with one of the greatest gifts — life insurance.

### Background

For Paul and Anne, family is their world — especially their two-year-old granddaughter. So it was no surprise that during their annual financial review with their financial professional, Jerry, they shared stories about a recent family outing. As Paul and Anne discussed their financial goals, Jerry suggested they consider buying a life insurance policy for their granddaughter — something neither of them had ever considered.

### How it works

Jerry explained they could design a policy to fit their budget. And because their granddaughter was young and in good health, they would be eligible for preferred rates, which could lower the premium payments. Jerry showed Paul and Anne how \$99 a month could provide security through the death benefit, access to potential cash value, and supplemental income during retirement. Before Jerry left the appointment, Paul and Anne decided to purchase a policy insuring their granddaughter's life.



## Glossary

**Cash value:** A portion of your premium payment that can grow tax-deferred over time and may be used throughout your lifetime.

**Preferred rates:** Most children ages 0-15 are eligible for preferred rates.

**Death benefit:** The money beneficiaries receive upon death of the insured.

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## Protection for the future

Twenty-four years later, their granddaughter is all grown up. Because Paul and Anne have diligently paid \$99 each month over 20 years, their granddaughter can access the policy's cash value for a down payment on a house, to pay off student debt or help pay for a wedding. Years pass and the policy's cash value continues to grow. At retirement, the policy could also provide supplemental income for their grandchildren.

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**A permanent life insurance policy that builds cash value can provide a lifetime of financial protection for your children or grandchildren and fund other long-term goals.** By purchasing a policy for them while they are young and in good health, you can help protect a lifetime of dreams at a minimal cost.

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Contact me today to find out how you can create a lasting legacy for your loved one with just \$99.

This is a hypothetical example 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.

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

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.

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

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

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