



Control Your Destiny



With a degree in finance, 30 year-old **Jason Green** understands that successful people have the ability to control debt and use credit wisely. He understands the necessity of having control of his financial future.

Situation: Jason has concerns about the uncertainty of financial markets and he desires to be financially independent of these uncertainties. His professional insurance agent offered to show him an idea called "Control Your Destiny."

■ Solution: Lifetime Builder Series III with the Wellness for Life® Rider v2

Male, age 30, preferred, non-tobacco
\$3,000 annual premium, \$350,000 initial face amount

End of Year	Age	Annual Outlay	Non-Guaranteed Cash Surrender Value	Non-Guaranteed Death Benefit
1	31	\$3,000	\$0	\$350,000
5	35	\$3,000	\$5,672	\$350,000
10	40	\$3,000	\$23,010	\$350,000
15	45	\$3,000	\$53,702	\$350,000
20	50	\$3,000	\$96,652	\$350,000
25	55	\$3,000	\$159,526	\$350,000
30	60	\$3,000	\$252,700	\$350,000
35	65	\$3,000	\$391,471	\$469,765

Can borrow from the cash value at any time, or use the cash value as collateral for a loan

Can be converted to a retirement income stream

Benefits of an Indexed Universal Life policy like the Lifetime Builder Series III

- Upside potential, downside protection.
- Credited interest linked to S&P 500 Index.
- Two loan provisions, fixed interest or variable.
- Can use policy as collateral with outside lending.
- Flexibility to use cash value for family needs such as college education, emergencies, and retirement.

Variable Loan vs. Fixed Loan:

- All cash value, including that borrowed, continues to receive the interest crediting with a variable loan.
- When the variable loan rate is favorable, it is possible to create a type of arbitrage. (If Jason thinks the S&P 500 will grow more than the variable loan interest rate, he will probably use it since it would give him greater cash accumulation.)
- A fixed loan costs less, which means not as much to repay. (If Jason believes the S&P 500 is going to go down or be flat, he can use the fixed rate, which will be less expensive.)

■ **Conclusion:** Life insurance is one of the most flexible properties one can own. It can provide dollars when they are needed most. After learning about the ways he can use his Indexed Universal Life policy, Jason expressed surprise, "I didn't know life insurance could do all of these things." Life insurance can be much more than just a death benefit.