SUPPLEMENTAL INCOME PLAN

Creating a supplemental future income stream with life insurance

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

A flexible planning solution for future income

Most families understand the importance of life insurance. In the event of your death, the death benefit paid to your loved ones can help them maintain their current lifestyle, pay off a mortgage, fund a college education and pay potential estate, capital gains and income taxes. Life insurance is also tax-efficient, as proceeds are generally received federal income-tax-free, the policy's potential cash value grows tax-deferred and may be accessed using tax- free loans and withdrawals.[1]

Accessing the policy's cash value adds another benefit you may not have considered—it can serve as a source of supplemental income in retirement.

Even if you planned carefully for retirement by maximizing contributions and diversifying your savings, you may not be certain you'll have enough savings to maintain your desired standard of living in retirement. If you have excess current income and could benefit from additional tax-advantaged income in retirement, consider this strategy to help supplement your future income needs using life insurance.

Universal life insurance objectives

Death Benefit

GOAL > To provide designated beneficiaries with a specified amount of money (generally received free of federal income tax) when the insured passes away.

Cash Accumulation

GOAL > To accrue policy cash value over time and provide the policyowner with the option to access the funds through loans or withdrawals, for any reason, while the insured is still alive.

Is it right for you?

Consider a life insurance supplemental income strategy if:

- ✓ **You want to protect your family in the event of your unexpected death.**
- ✓ **You are already maximizing contributions to other savings options.**
- ✓ **You want an additional tax-advantaged solution to supplement your future income.**
- ✓ **You want flexibility and control so you can access money when needed.**

Why use life insurance for future income needs?

While its main purpose is death benefit protection, a life insurance policy can also supplement other sources of future income you may already have, such as 401(k) plans, individual retirement accounts (IRAs), Roth IRAs, annuities and Social Security. Should you die before retirement, the death benefit can provide cash for both the immediate needs of your family and to compensate for the loss of planned contributions to your retirement fund. After retirement, you can access the policy's potential cash value using tax-free loans and withdrawals to supplement your other sources of retirement income.[1]

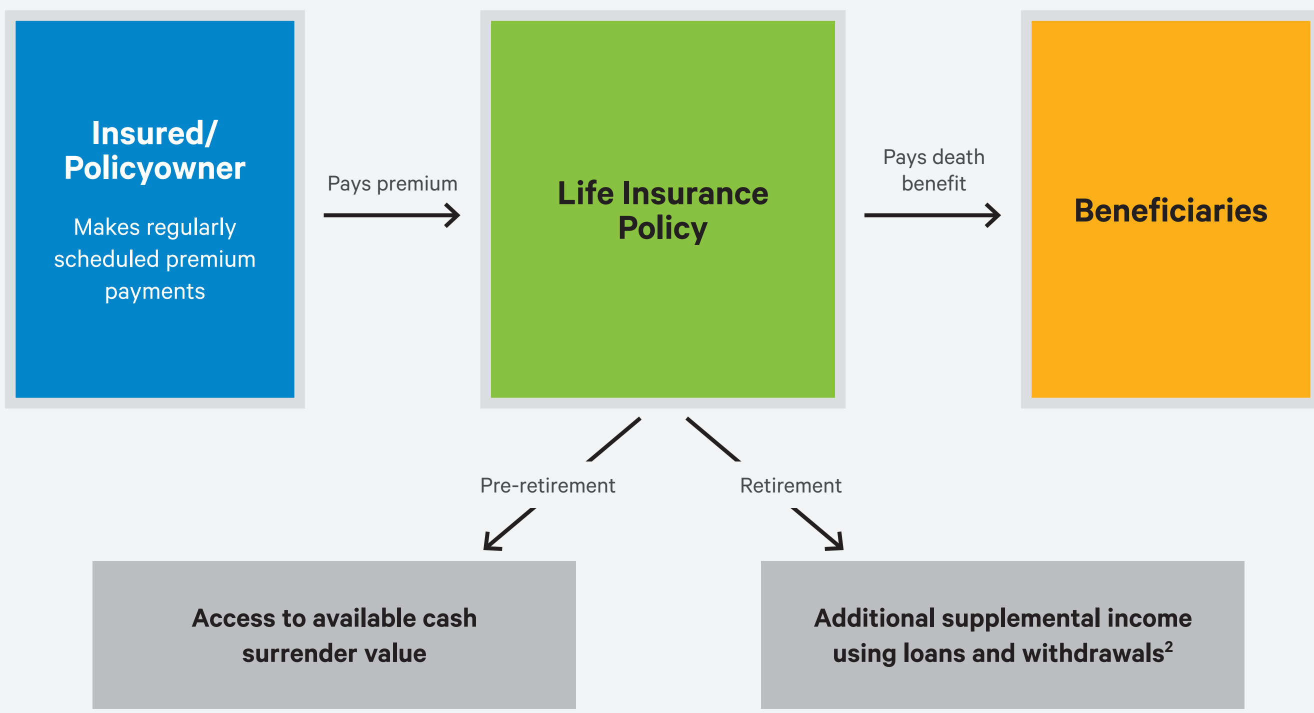
[1] Life insurance can be one way to supplement existing retirement goals. As cash values have the ability to accumulate tax-deferred, they subsequently have the potential to grow faster than investments in a taxable account. Loans and withdrawals are only available prior to the death of the insured and will reduce the policy death benefit and cash surrender value. This may cause the policy to lapse and may be taxable. If the policy were to terminate prior to the insured's death, the full amount borrowed would be considered distributed at that time, and if cost basis has been exhausted through withdrawals, would be fully taxable. Withdrawals or loans on modified endowment contracts (MECs) may be subject to federal income tax and a 10% IRS penalty on amounts taken prior to age 59½. Withdrawals from non-MECs are sheltered from tax only to the extent of cost basis.

How it works
The supplemental income solution

With assistance from your insurance professional, you'll purchase a life insurance policy that provides both a death benefit and potential cash value accumulation. As the policyowner and insured, you'll make regularly scheduled premium payments to cover the policy's associated costs, and the remaining or excess premiums will go into an account that builds cash value. Anytime before or during retirement, you can access the cash surrender value through loans and withdrawals—which are typically free of federal income tax—for additional or supplemental income when you need it.

It's important to understand that taking a loan or withdrawal from the policy will reduce the cash value and death benefit. Upon your death, any remaining death benefit after loans are accounted for will be paid to your beneficiaries.

How the strategy works



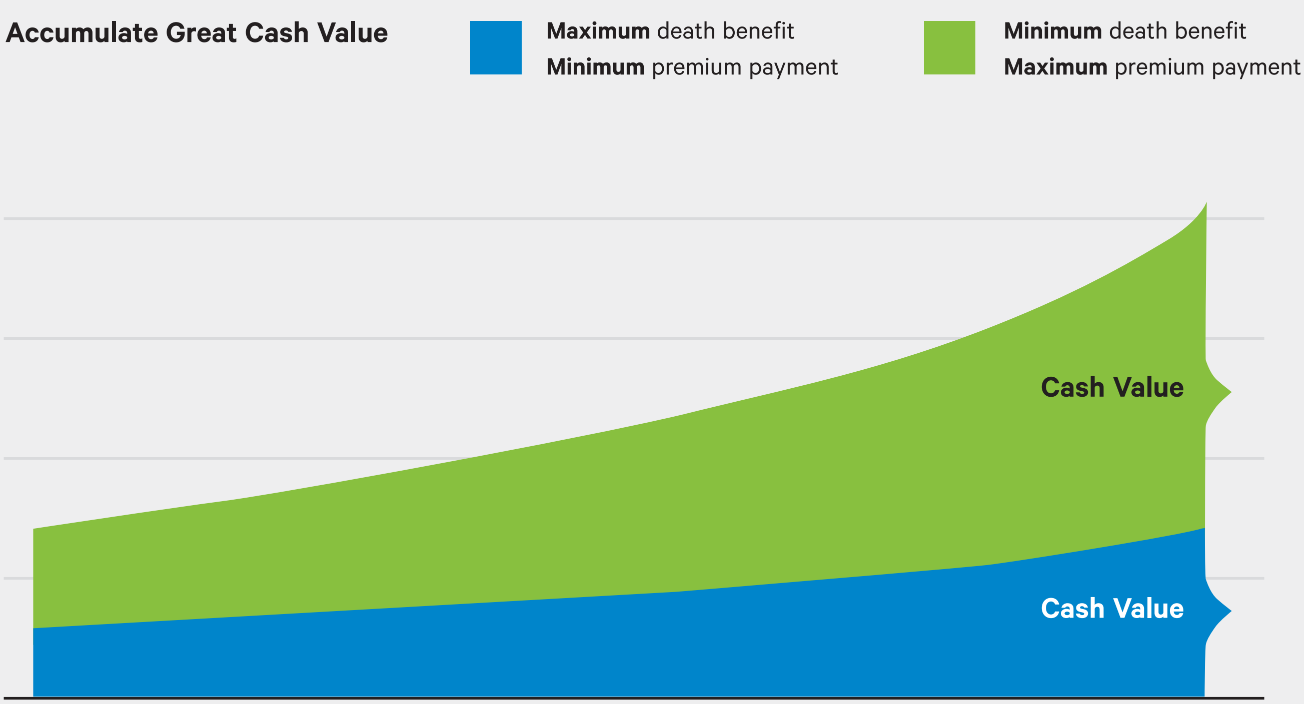
[2] Refer to footnote 1.

Building policy cash value

Life insurance that is used primarily for death benefit protection typically provides the highest death benefit possible for the least amount of premium. However, if your goal is to accumulate greater cash value to access later, using an approach called "heavy-funding" can help your policy accumulate potentially more cash value than paying the minimum premium necessary to keep the policy in-force.

Heavily funding a life insurance policy

Heavy-funding is achieved by purchasing a policy with a lower face amount, as long as your protection needs are met, and then making the largest premium payment allowed to fund the policy without triggering classification as a MEC. This approach directs more excess cash to your cash value than if the minimum premium was paid.



This chart is for illustrative purposes only and is not predictive of actual returns.

What are the benefits?

Using life insurance as a supplemental source of future income has several potential advantages:

Income-tax-free death benefit
The death benefit is free from federal income taxes, which can help your beneficiaries remain financially secure and may provide estate liquidity.[3] If structured properly outside of the estate, the death benefit proceeds may also be free of estate taxes.

Tax-deferred growth
The potential cash value accumulation grows tax-deferred inside the life insurance policy.

Tax-advantaged income
The owner of the policy may access tax-free supplemental income through a combination of policy loans and withdrawals. But remember that distributions from the policy will reduce the policy cash value and may reduce the death benefit payable to beneficiaries.[4]

Flexibility and control
Premiums can be designed to meet your changing needs. You have the flexibility to change both the timing and amount of premiums, as long as the policy has sufficient cash value to support policy charges. You also decide how and when money is paid into or out of the policy, and you name the beneficiary(ies).

No IRS distribution requirements or penalties[5]
Distributions from a non-MEC policy are permitted before age 59½ with no IRS penalties, and there are no required minimum distributions (RMDs) at age 73 or later.

Have the potential to receive tax-free supplemental income through a combination of policy loans and withdrawals.

[3] Death benefit proceeds are generally received federal income tax-free. Refer to IRC Section 101(a).

[4] Refer to footnote 1.

[5] Only if the contract is not a MEC. Using life insurance for cash accumulation should be a supplement to your primary retirement savings vehicle. If your primary goal is retirement savings, other products may be more suitable for this purpose.

Key considerations

- **Premiums are not deductible**

  Life insurance premiums are funded with after-tax dollars and are not tax deductible.

- **Sufficient liquid assets**

  Before implementing this strategy, you should have sufficient liquid assets to support your current and future standards of living. This strategy is only meant to be used with assets that will not be needed for living expenses during your expected lifetime. If you live longer than expected, additional assets may be needed to pay the premiums to keep your policy in-force. If your financial situation changes and you must use assets for any income needs or can no longer make policy premium payments, your planned life insurance strategy may not be attained.

- **Reduction in policy benefits**

  Distributions in the form of policy loans and withdrawals will reduce the available cash value and death benefit, and may require additional premium to maintain the policy death benefit. Work with your insurance professional to ensure your continuing life insurance needs are met.

- **Modified endowment contract (MEC)**

  Federal tax law limits the amount of premium that can be paid into a policy to retain certain tax advantages. If premiums exceed the limit, the policy will be classified as a "modified endowment contract" (MEC). Withdrawals or loans from a MEC may be subject to federal income tax and a 10% IRS penalty on amounts taken prior to age 59½.

Is supplementing future income with life insurance right for you?

A supplemental income strategy using life insurance may be appropriate if:

- ✓ **You wish to protect your family in the event of an unexpected death.**
- ✓ **You are already maximizing contributions to other savings plans.**
- ✓ **You want a tax-advantaged solution with flexibility and control.**

Contact your insurance professional for more information.

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