



Protect to age 100
with the best of
both worlds.

Help meet your life insurance needs for today and tomorrow, while staying within your budget.

Americans may face several financial risks before retirement. These risks, like income replacement, mortgage payoff and sending kids to college tend to get smaller over time and may be addressed with **term insurance**.

As we get older, a few other risks emerge, like reduced social security income when the first spouse dies, health care costs and financial risks may increase that tend to become more daunting over time. **Permanent insurance** can help to alleviate these risks as long as sufficient premiums are paid to cover costs of insurance and other charges. The chart below illustrates this financial risk spectrum:



**For more information, contact
your financial professional.**

Scenario

A financially savvy 37-year-old millennial is seeking life insurance. His needs analysis suggests that he requires \$1,000,000 of death benefit protection if he dies prematurely, to ensure that his kids have funding for college, the mortgage can be paid off, and his income can be replaced. He understands that in addition to the valuable death benefit that a permanent policy can provide, it could also help prepare against retirement risk with cash value that may be accessible by loan or surrender. Unfortunately, it might not meet his budget. Purchasing a permanent policy for the entire \$1,000,000 can be expensive, while a term insurance policy can be much less, but the term insurance is only temporary. How does he satisfy the needs of today and tomorrow while staying within budget?

This is not an actual case. This is a hypothetical example for illustrative purposes only.

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One Possible Approach

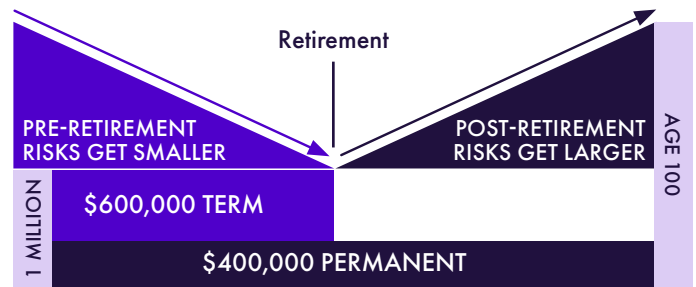
Protect to age 100 with a two-policy solution:

Our 37-year-old male decides to combine a Term policy for inexpensive death benefit protection and an IUL policy for protection to age 100 with much desired living benefits.

- **Policy 1:** To help cover his long-term financial exposures, he can purchase a permanent QoL Value+ Protector III IUL policy, guaranteeing \$400,000 of death benefit coverage to age 100.
- **Policy 2:** Now, with \$400,000 of his required death benefit covered by the QoL Value+ Protector III IUL policy, all he needs to do is make up the difference (\$600,000) with a 28-year QoL Flex Term policy.

This approach provides a cost-effective combination of short-term coverage for his pre-retirement needs, and permanent coverage for his lifetime needs.

While the term policy is designed to expire at age 65, when his short-term concerns are behind him, the term policy can be converted to a permanent policy any time prior to age 70 to bolster his retirement protection.



Our Term Option: QoL Flex Term

QoL Flex Term is based on two simple ideas, that your policy death benefit is:

- For the amount you need, and
- For the length of time you need it.

QoL Flex Term also offers full convertibility to a permanent life insurance policy up to the end of the policy's duration or the insured's attainment of age 70.

Our IUL Option: QoL Value+ Protector III IUL

Permanent death benefit and innovative flexibility

- Premium to fit your budget
- Cash values that can be accessed for emergencies.¹

¹ Premiums must be paid in full



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