

Protect more. Prepare more. And save more for retirement.

Now, it's more important than ever to take charge of your own plan to ensure you have the retirement lifestyle you've dreamed of. Life insurance is often used to provide financial security and protection for your family. But it can also help you get to retirement.

Today, your retirement is up to you

The landscape is changing. Uncertainty in Social Security, pension plans and tax legislation can make it difficult to know what, or who, you can count on. If you're concerned, you're not alone.



Life insurance can help diversify your retirement savings.

Over half of life insurance owners say saving for retirement is a reason to own it¹.



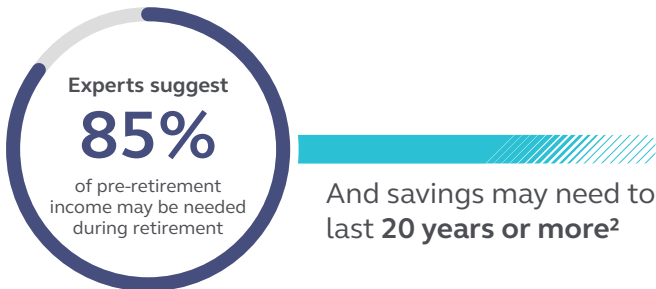
Why? It helps you:

Save more | Protect more | Prepare more

Save more

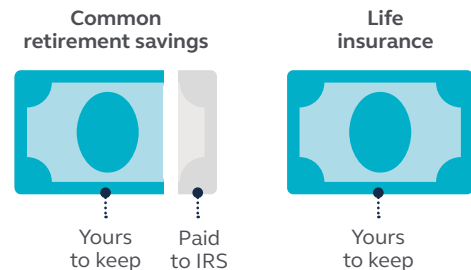
So you can live more comfortably in retirement

Are the things you have in place today enough?



How do taxes impact your retirement income?

Common sources like 401(k) accounts and traditional IRAs are taxed when you take money out, leaving less in your pocket. Life insurance provides tax-free³ income and helps you keep more of each dollar.



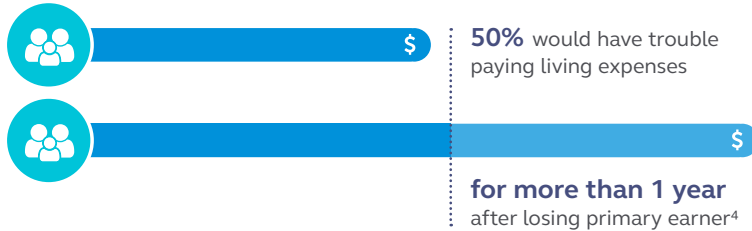
Bolster your retirement savings with life insurance.

Its cash value grows tax-deferred and can provide income in retirement. Plus, you're not restricted by income level in how much you can pay to your policy, so you may be able to save more.

Protect more

So your spouse's retirement plan stays on track

Should you die before retirement, will your spouse still be able to retire as planned?



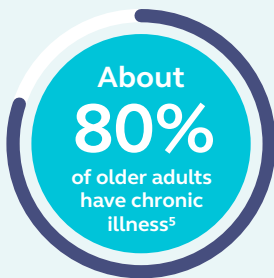
Continue contributing to the retirement dream.

Life insurance pays an income tax-free death benefit that can cover living expenses and help contribute to the retirement plan for the one you leave behind.

Prepare more

So you can handle those “what if” moments in life

Chronic illness is more common than you think, and can cost a lot, too. If something happens to your health, would the added expenses reduce your retirement savings?



\$220,000 paid in medical expenses during average couple's retirement⁶



Contingency plan keeps savings in tact.

Some life insurance policies allow you to access cash if you're diagnosed with a chronic illness. That way, you don't have to dip into your other retirement accounts.



Take charge of your retirement plan today. Contact your financial professional and they'll help you get started.

¹2017 Insurance Barometer Study, LIMRA

²Social Security Administration data June 2017

³Distributions from your policy are generally received income tax-free. If the policy is a Modified Endowment Contract (MEC), however, distributions may be subject to current income taxes.

⁴2016 Insurance Barometer Study, LIMRA

⁵NCOA.org, Chronic Disease Self-Management Facts, October 2016

⁶Genworth 2016 Cost of Care USA

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In exchange for the death benefit, life insurance products charge fees such as mortality and expense risk charges and surrender fees.

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