

How to create a legacy and maintain asset control

Sagikor's WealthCare Indexed Single Premium Universal Life Insurance



Uncertainty has become the new normal for Americans. And if you're like many folks, you'd probably appreciate having financial flexibility, knowing that life could change at any time.

That's why WealthCare can be an ideal solution if you want to provide an inheritance to your loved ones or a legacy for a favorite charity, while having financial control if you would need care or access to cash in your future.

WealthCare can help you meet goals and keep up with your changing needs by offering:



A legacy — with a lifetime guaranteed death benefit¹



Financial flexibility — with 100% return of your premium², guaranteed from day one



Growth opportunities — from a choice of indexed strategies with downside protection³



Added protection — that gives you access to cash in the event of chronic or terminal illness



Tax efficiency — with a tax-advantaged way to transfer wealth⁴

Kim's story: a legacy planning opportunity with built-in financial flexibility



Meet Kim

- Age 65
- A beloved aunt with two nieces

Kim's objectives:

She wants to help make sure her nieces have college funding and the money they need for a solid financial footing as young adults.

Her financial needs:

- Having the ability to pass on a meaningful legacy to her nieces
- Maintaining control of her assets if her needs would change

While meeting with her insurance professional and estate planning team, Kim acknowledges that:

- She is not comfortable with market risk
- She would like to have the assurance of maintaining control of her assets if her needs change in the future

Kim agrees with the recommendation of:

- A \$100,000 single premium WealthCare policy with a \$186,335 death benefit when her policy is issued.
- The Global Multi-Index Bonus HIGH PAR Strategy

The benefits Kim can rely on:

For legacy creation	For asset control Kim wants if her financial needs would change			
<p>\$207,682</p> <p>Income tax-free death benefit for Kim's beneficiaries⁵ at age 85</p>	<p>\$152,387</p> <p>A cash surrender value at age 85, giving Kim the ability to access cash if she needs it</p>	<p>\$100,000</p> <p>Return of premium available from day one</p>	<p>\$182,682</p> <p>Cash reserve to use for whatever Kim wants if she develops a terminal illness at age 85</p>	<p>\$3,806</p> <p>Monthly payments to Kim, payable for 48 months, if she develops a chronic illness at age 85</p>

This illustrated example assumes a \$100,000 single premium policy for a woman, age 65, Preferred, Non-Tobacco risk class, 100% allocation in the Global Multi-Index Bonus HIGH PAR Strategy, featuring a 60% participation rate, 5.91% current illustrated interest rate (Assumed Interest Rate), and a 1% annual account value charge. The Global-Multi Index is made up of 50% S&P 500®, 30% EURO STOXX® and 20% Hang Seng. The 5.88% current illustrated rate complies with industry AG 49-A regulations.

Kim's policy has guaranteed protection from market losses with a 0% minimum rate of return or floor. At age 85, assuming years of negative or 0% market returns, Kim's death benefit would be: \$186,335 and her cash surrender value would be \$100,000.

Ask your financial professional how WealthCare can help you meet your goals.

¹ The policy is guaranteed not to lapse if there is no indebtedness. Indebtedness could cause the policy to lapse.

² Less any indebtedness, withdrawals and benefit payments.

³ Not all rate classes will be eligible for chronic illness protection.

⁴ Insurance death benefits are generally free from federal income tax. This information is based on our understanding of current applicable tax laws and is not intended as legal or tax advice. Please consult your accountant, attorney or tax advisor.

⁵ IRC §101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.

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