

# RETIREMENT LIFE™

Life insurance that pays you while living

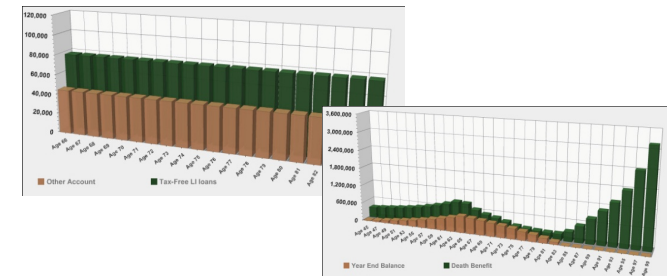
- Tax-free growth
- Tax-free withdrawals
- No stock-market risk
- Gains locked in annually
- Good upside potential
- Self-completing
- upon early death



-The term Retirement Life™ stands for the best cash value life insurance policy in the marketplace to help clients build wealth for retirement in a safe, secure, and tax-free manner. Most people do not know that a properly designed life insurance policy can be a better wealth-building/retirement tool than stocks, mutual funds, or tax-deferred IRAs or 401(k) plans.

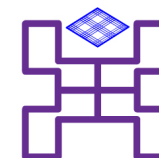
-Retirement Life™ also protects your family by providing a nice income-tax-free death benefit if you die before accumulating your retirement nest egg. -The chart below outlines the benefits of the best Retirement Life™ policies in the marketplace for those who want to grow wealth in a policy that is conservative, aggressive, or one that provides both.

-Retirement Life™ pays you very well when living. The 1st chart below compares the after-tax retirement funds received when a 45-year old funds \$15,000 a year into mutual funds vs. Retirement Life™ until age 65 and then removes money from ages 66-85. (Mutual funds (brown) vs. Retirement Life™ (green)).



-The 2nd chart to the right shows how much will go to the example client's heirs upon death when comparing the same. There is tremendous power and protection when using Retirement Life™ to grow wealth.

CONSERVATIVE	MODERATELY CONSERVATIVE	AGGRESSIVELY CONSERVATIVE
<ul style="list-style-type: none"> <li>▪ Designed for lower stock-market returns</li> <li>▪ 1.25% premium bonus in year 11 on the account balance</li> <li>▪ Caps 10-12%</li> <li>▪ 100-140% crediting method</li> <li>▪ Variable loan option (not fixed)</li> <li>▪ Ability to easily switch from variable to fixed loans</li> <li>▪ FREE LTC, critical, and terminal-illness rider</li> </ul>	<ul style="list-style-type: none"> <li>▪ Highest annual caps at 15%</li> <li>▪ 5% fixed-lending rate used to take the risk out of using variable loans</li> <li>▪ 100% crediting method</li> <li>▪ No need to worry about switching from variable to fixed loans when in the income phase</li> </ul> <p>You will notice that the moderately conservative policy reaches into the conservative area and into the aggressively conservative area.</p> <p>This policy can be the most conservative policy and can offer insureds the highest amount of tax-free income (more than the aggressive policy) because of the 5% locking feature on the lending rate.</p> <p>Since no one knows what will happen in the future, many insureds will choose this policy to obtain both conservative and aggressive aspects of an EIUL policy.</p>	<ul style="list-style-type: none"> <li>▪ NO CAP on earnings</li> <li>▪ 160% crediting method</li> <li>▪ Domestic and international stock indexes available</li> <li>▪ 6% fixed lending rate on the variable loan option</li> <li>▪ Hindsight crediting method</li> </ul>



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**Building. Protecting. Preserving Your Wealth.**

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