

# Guaranteed Lifetime Income

My Plan Works in All Episodes of Our Lives:



## If I Need Cash...

It generates cash of 6.53% APY\*. You may access funds for any purpose. If they are left untouched, the plan will deliver lifetime income.

The Accumulated Cash Amount is:



## If I Become Ill...

It provides tax-free income payouts in the event of qualified injury or illness.

The Accelerated Benefit income payouts are:

Terminal Illness Benefit:	<b>\$437,967</b> Lump Sum
Critical Illness Benefit:	<b>\$425,109</b> Lump Sum
Chronic Illness Benefit:	<b>\$406,660</b> Total Benefit
Qualified Injury Benefit:	<b>\$406,660</b> Total Benefit



## If I were to pass away tomorrow...

Your loved ones will receive the coverage amount and accumulated cash.

**\$500,000**



\*\*The accelerated benefit amount assumes a five year life expectancy, remaining death benefit is not converted to reduced paid-up insurance, an interest rate of 6.5% and the maximum annual acceleration amount of \$153,300.00 (based on the Internal Revenue 2023 per diem limit) on a level basis each year until the benefit is fully paid. In the event that the insured dies before the full acceleration there will be a residual death benefit paid. Unless this benefit is less than \$153,300.00, this benefit is not a lump sum. It is paid over a series of years.

Benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete insurance company illustration. Please see the Ledger for guaranteed values and other important information.

- 1 Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years.
- 2 Accelerated Benefit Riders are optional, available with no additional premium, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. See the Rider Description pages for further details. The sample benefits shown assume current accelerated benefits mortality tables and interest at 6.5%. The benefit amount will be determined at the time of claim for Critical Illness based on the impact on life expectancy.

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The illustration is for a 50-year-old female, a non-smoker with a Standard rating.