

WHAT IF YOU COULD BUY PERMANENT LIFE INSURANCE, GUARANTEED TO 100 WITH A CHRONIC ILLNESS BENEFIT WHERE YOU CAN:

- Pay Premiums for **10** years;
- Wait for **10** years; and
- Get your money back over **10** years – as a supplemental retirement benefit?

BACKGROUND

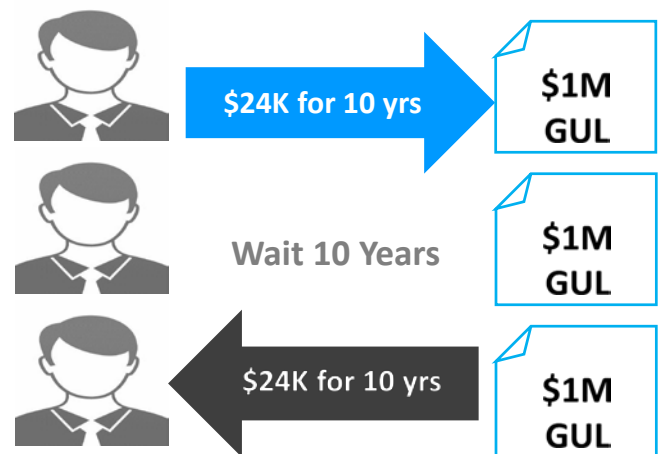
- While term insurance is the most popular form of life insurance policy – mostly because it’s inexpensive up front – it only provides temporary coverage.
- For longer term (permanent) needs, there are a variety of choices – with one of the most secure and economical options being Guaranteed Universal Life (GUL). Often, GUL is a ‘no frills’ policy

HYPOTHETICAL EXAMPLE

- George is 50 years old and looking for \$1,000,000 of coverage for his family.
- He wants to provide life insurance for his spouse well into retirement, but sees that need dropping as he approaches the latter retirement years.
- He is also concerned about the impact of a chronic illness on his retirement.<sup>1</sup>

THE SOLUTION... 10-10-10 PLAN<sup>2</sup>

- He pays \$24K/yr for **10** years.
- Then, he pays nothing for **10** years.
- Then he takes \$24K/yr out of the policy for **10** years (tax free!) using a unique feature of this policy – **The Lifestyle Income Solution!**
- This withdrawal of \$24k / year for **10** years from the policy will reduce the amount of life insurance coverage to \$420,000.



<sup>1</sup> This hypothetical example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value of any specific Policy. Restrictions and limitations apply.

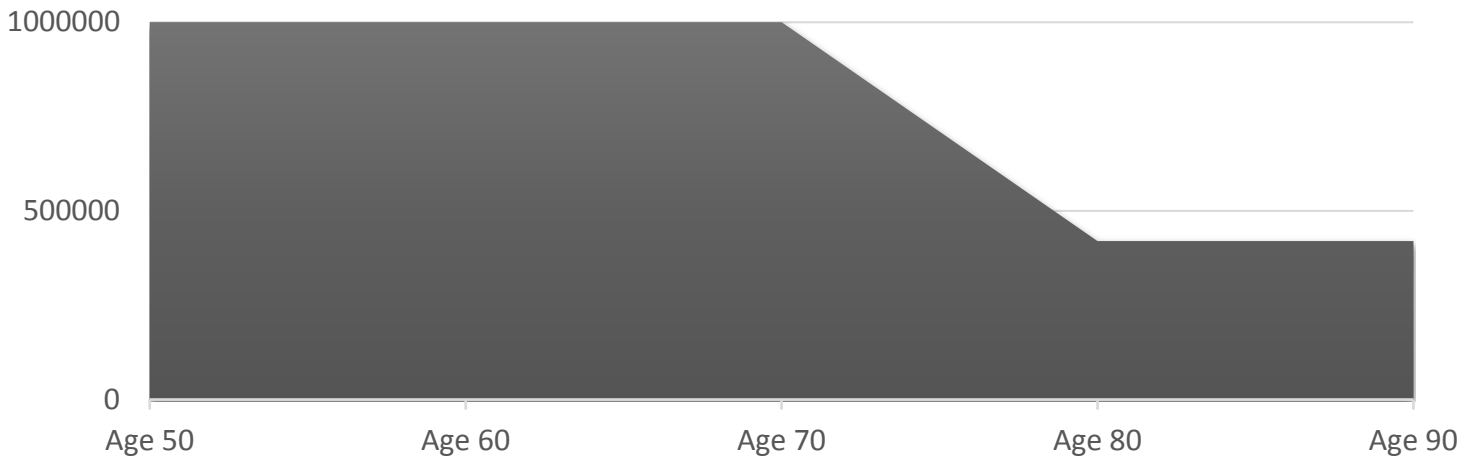
<sup>2</sup> For the purpose of easing the explanation, all numbers have been rounded. The illustration used is for a 50-year-old male, preferred non-tobacco with premiums paid for 10 years and death benefit guaranteed to age 100. The policy included the approximately \$24,000 of Lifestyle Income Solution rider, beginning at age 70 and a 100% Accelerated Access Solution rider with a 2% monthly benefit. This hypothetical example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value of any specific Policy.

Any information in this report should not be used in any actual transaction without the advice and guidance of a financial professional. Although the information contained here is presented in good faith, it is General in nature and may not be applicable to or suitable for the individual’s specific circumstances or needs and may require additional consideration of other matters. This report is for informational purposes only. It does not constitute a contract or guarantee. Please refer to the insurance company full illustrations for complete details.

AIMCOR Group, LLC is not an insurer and does not issue contracts for coverage. All rights reserved. AIMCOR Group, LLC is a national marketing organization. Our affiliate agencies are member Brokerage General Agencies and AIMCOR Group, LLC is not liable for any agreements or contracts between our affiliate member organizations and the financial professionals they serve.

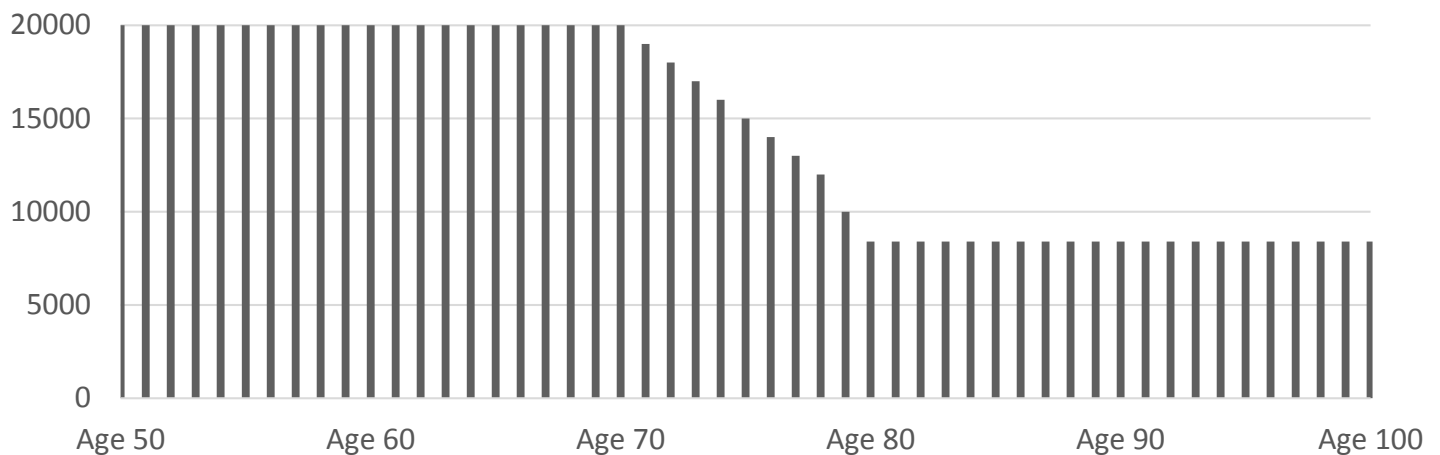
### THE LIFE INSURANCE BENEFIT

\$1,000,000 to age 70; then it steps down to \$420,000 by age 80 and continues to age 100.



### CHRONIC ILLNESS BENEFIT

While several options are available, George chooses to provide 2% of the life insurance coverage as a monthly chronic illness benefit – starting at \$20,000/mo. during his earning years. The benefit then steps down to \$8,400/mo. during retirement.



For more information contact your local AIMCOR member agency or visit [www.aimcorgroup.com](http://www.aimcorgroup.com)

Any information in this report should not be used in any actual transaction without the advice and guidance of a financial professional. Although the information contained here is presented in good faith, it is General in nature and may not be applicable to or suitable for the individual's specific circumstances or needs and may require additional consideration of other matters. This report is for informational purposes only. It does not constitute a contract or guarantee. Please refer to the insurance company full illustrations for complete details.

AIMCOR Group, LLC is not an insurer and does not issue contracts for coverage. All rights reserved. AIMCOR Group, LLC is a national marketing organization. Our affiliate agencies are member Brokerage General Agencies and AIMCOR Group, LLC is not liable for any agreements or contracts between our affiliate member organizations and the financial professionals they serve.