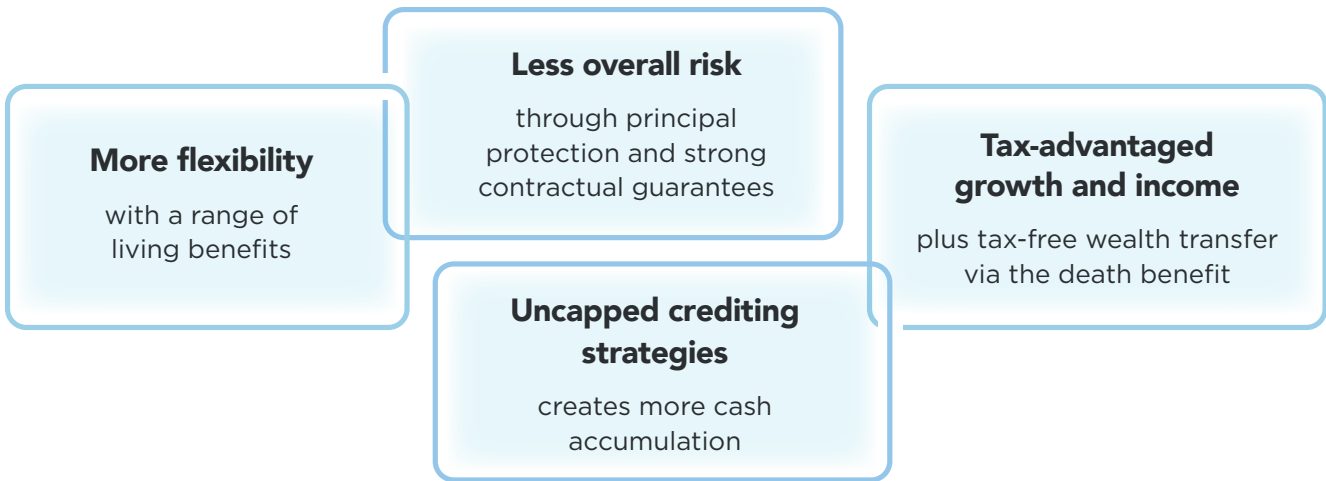


Indexed Universal Life: An Asset in Retirement Planning

Consumers have been led to believe that qualified plans and direct investments in the stock market are the only acceptable strategies to grow wealth and plan for retirement. While these are viable options, an indexed universal life (IUL) insurance policy provides:



IUL is a versatile retirement planning tool that lessens the impact of taxation. From tax-advantaged accumulation during working years and tax-free income during retirement, IUL is also a legacy and succession planning vehicle too.

The chart below compares the tax impact for some of the most common retirement options:

| Planning comparison | Pension | Qualified Plans 401(k), IRA, etc. | Roth IRA Plan | IUL |
|---|---------|--------------------------------------|---------------|-----|
| Principal protection | | | | ✓ |
| Tax-Free growth | | | ✓ | ✓ |
| Tax-Deferred growth | ✓ | ✓ | ✓ | ✓ |
| Tax-Free withdrawals | | | ✓ | ✓ |
| Income Tax Free Death Benefit for beneficiaries | | | | ✓ |
| Withdrawals accessible prior to age 59½ without tax penalty | | | | ✓ |
| Creditor protected | | | | ✓ |
| Tax-Free Long-Term Care Confinement Benefit | | | | ✓ |

**For more information, please contact your IDC
or the Annexus Life Sales Team.**

- Not a deposit • Not FDIC/NCUA insured • Not insured by any federal government agency
- Not guaranteed by any bank or credit union • May lose value

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividends or capital gains participation.

This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person.

Guarantees are subject to the claims-paying ability of the issuing insurer. Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change – for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use.

This material may contain a general analysis of federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.