

Lifetime Foundation ELITE

A product for all of life's seasons

Age

Emily, 40

Occupation

Vice President

Life Status

Single

Goals

Protection and
Accumulation

An innovative approach to lifetime guarantees

Can Emily, a single mom, find the right insurance solution to cover her needs now and in the future? Lifetime Foundation ELITE offers the right mix of living benefits with a death benefit guarantee at a very attractive price.

Emily Walsh, 40, was recently promoted to vice president of her company. The new job comes with a significant annual bonus, and the mom of two children, ages 8 and 11, wants to be sure she's using the money to do more for her family. One thing she's always thinking about is how to ensure her kids are well provided for if she's not there to help them herself.

Emily's concerns are:



**Providing for
her children**



**Keeping the
family home**



**Paying for
her children's
education**



**Covering
unexpected needs
later in life**

**Emily has decided she needs a life insurance policy
with a \$2 million death benefit**



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A solution with flexible options

Emily's life insurance agent suggests she look at Lifetime Foundation ELITE because it provides a death benefit guarantee to a reasonable life expectancy. At 40, Emily can imagine living beyond age 80, and her agent explains that cash value in the policy could carry the death benefit even further. Adding the Wellness for Life® rider and qualifying for Wellness for Life Rewards® will help her accumulate a little extra cash in the policy, even without paying a higher premium, and this could help her policy stay in force long past the death benefit guarantee period.

In just a few years, Emily will need to make tuition payments rather than life insurance premium payments. Her agent suggests a 10-pay scenario designed to meet the minimum premium requirement, sustaining her death benefit guarantee while freeing up her budget at a time she'll need it.

All that's left is to choose a 10-pay premium that could carry her death benefit beyond the initial guarantee — without spending beyond her budget. With Lifetime Foundation ELITE, many of the monthly charges that keep the policy in force end at age 90, on a current non-guaranteed basis. This means it could take significantly less cash value at 90 to carry the policy to age 121. Here, we show the premium it takes for Emily to have \$5,000 in cash value at age 90, which should be enough under current assumptions:

Carry solve	Premium	Coverage period
Required Minimum 10-pay	\$17,234	Guaranteed coverage to age 80
10-pay with \$5,000 in cash value at age 90	\$21,866	To age 121, on a non-guaranteed basis

At the end of their conversation, her agent explains Lifetime Foundation ELITE's Accelerated Access Rider (AAR)*, which enables her to access a portion of her death benefit proceeds in the event she is diagnosed with a critical or chronic illness. Emily has watched her parents care for her aging grandfather. With AAR, she may be able to alleviate some of the stress to her loved ones if she ever needs care.

Put this all together, and you see that Lifetime Foundation ELITE is a simple, affordable and secure solution to many clients' needs. Why not run an illustration for your next death benefit sale using Lifetime Foundation ELITE?

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¹ Assumes female, age 40, preferred NT, \$2 million death benefit 10 pay, using a 6% illustrated rate.

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Product and rider availability varies by state.

* Accelerated Access Rider is not available in California.

For guaranteed rates and values please refer to a Basic Illustration. This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Customers should always consider all features and limitations of products they are considering.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.