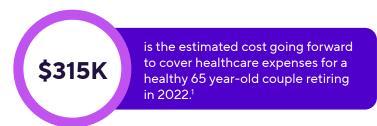


# Help **protect**and potentially grow your retirement assets



Help unburden your family from end-of-life expenses or complement your retirement savings with the cash value from your life insurance policy, which can help cover unexpected expenses and rising costs.





Longer life spans The current average life expectancy for a man in the United States is



**73.2** years.<sup>2</sup>

The current average life expectancy for a woman in the United States is



**79.1** years.<sup>2</sup>



### Shrinking retirement income

\$274K

is the amount underestimated for health expenses during retirement for the average American.<sup>3</sup>

50.3%

of U.S. adults 55+ announced retirement in the wake of the pandemic.<sup>4</sup>

**32**%

of U.S. adults have \$500 or less in savings for medical bills.<sup>5</sup>



## Growing retirement needs

**56**%

of U.S. adults are somewhat or very concerned their health situation could lead to bankruptcy.<sup>5</sup>

80%

of pre-retirement income is recommended to maintain standard of living in retirement.<sup>6</sup>

**65**%

of Americans are cutting back on short-term spending to stay on track with retirement goals.<sup>7</sup>



#### Expanding financial protection or retirement comfort

Life insurance can be an integral part of your retirement planning. Beyond helping to cover final expenses, tax-deferred living benefits can be unlocked while living to help with unexpected challenges and potentially helping with other insurance needs.<sup>8</sup>

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#### Access benefits while living

Modern-day life insurance can expand into an important component of your overall financial plan that can be used for a variety of purposes. And because these funds can be tax-advantaged, they become even more critical for your retirement portfolio.

Life insurance is more than just a death benefit These tax-advantaged funds can be a useful resource for unexpected expenses like those related to dramatic health changes and long-term illnesses. You could apply them to health care costs that you haven't planned or budgeted for, while still potentially meeting your retirement financial goals.8

For more information on how life insurance values	
can help supplement your retirement savings,	
contact your financial professional.	
contact your infancial professional.	

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 Based on current federal income tax law. Assumes the use of withdrawals to basis and/or policy loans. If the policy is classified as a modified endowment contract (see IPC section 7702A) withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if

- endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½.

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LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker, and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

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