

► Life Retirement Income



FIXED INDEX UNIVERSAL LIFE

2015

Prepared By Broker Jerry Albano



**RETIREMENT
AHEAD** →

Will you have
ENOUGH MONEY?

Create Tax-Advantaged
Retirement Income
You Can't Outlive

Protect your assets from the tax man and
set up an income plan that ensures you'll
never run out of money – no matter how
long you live.

TAX DEFERRED SAVINGS

TAX FREE INCOME

2015

How It Works :

Each Premium Payment you make

- * **Build Cash Savings**
Tax Deferred
- * Cash value that you can use during your lifetime Through policy loans and withdrawals to **provide Tax Free Retirement Income**
- * Provides **income Tax Free** Death Benefit
- * Optional **Accelerated Benefit riders** allows you access the death benefit during lifetime in the event of a **Terminal, Chronic or Critical Illness**

Take advantage of market gains
without Risk to Principle Investment

Provide protection against a down market

Life Insurance That Pays Cash While You Are Living for Terminal, Chronic & Critical Illness



Provide Living benefits for Both Chronic and
Critical Illness you do not have to die to use

Most Traditional Retirement Plans
(401K, IRA, Sep Plans)

VS

Fixed Index Life Insurance

X Subject to Fees

X No fees

X IRS Controlled

X No IRS Control

X Retirement Income is Taxed

X Income is Tax Free

X Subject to market risk
(No protection of your money)

X Market Gains
(your Money is Guaranteed)

X 10% Penalty to take your money
before age 59.5

X No 10% penalty to take your
money before age 59.5

X Limited Contributions

X Unlimited Contributions

X No Extra money upon death

X Double value upon Death

Compare Benefits
of Fixed Index Life
Insurance
VS
Traditional
Retirement Plans

Employers

Benefits to offering a Non-Qualified Fringe Benefit Plan using Fixed Index life insurance:

- *Costs may be tax deductible*
- *Company may be reimbursed for their costs at plan termination*
- *Ownership may go to either employer or employee*
- *Flexible premium contributions*
- *Ability to discriminate*
- *Meaningful death benefit for employee's family*
- *Potential to access cash value using tax-free loans and withdrawals**
- *Easy to administer*
- *No or low administrative costs*
- *May be designed with little impact to the balance sheet*
- *Tax deferred growth of cash value*
- *No contribution limits*
- *May incorporate a vesting schedule*
- *May complement or supplement a qualified plan*



PRO-AMERICAN INSURANCE, INC.

Broker Agent **Jerry Albano**

(561) 3171299

Email : **ProAmericanIns@Gmail.com**

Website : **www.ProAmericanIns.com**

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