► Life Retirement Income



FIXED INDEX UNIVERSAL LIFE

2015



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

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
- Take advantage of market gains without Risk to Principle Investment

- * 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

Provide protection against a down market



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

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

Compare Benefits of Fixed Index Life Insurance

X No fees

X IRS Controlled

X Subject to Fees

X Income is Tax Free

X No IRS Control

Traditional Retirement Plans

X Retirement Income is Taxed

X Market Gains

(your Money is Guaranteed)

Fixed Index Life Insurance

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

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

X 10% Penalty to take your money before age 59.5

X Unlimited Contributions

X Limited Contributions

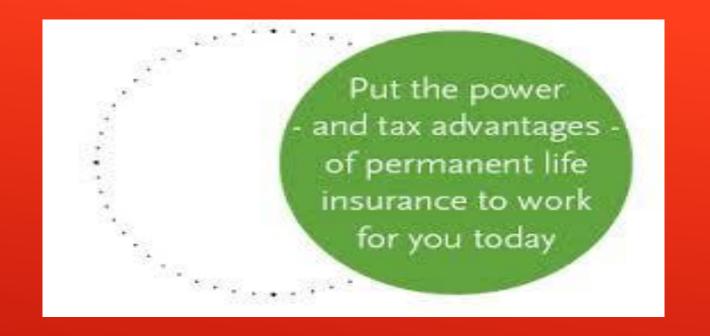
X Double value upon Death

X No Extra money upon death

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





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