

MILLION DOLLAR BABY



**Senior
Benefits
Center**

LIFE, FAMILY AND WEALTH PROTECTION



BUILDING A LEGACY FOR YOUR CHILDREN & GRANDCHILDREN

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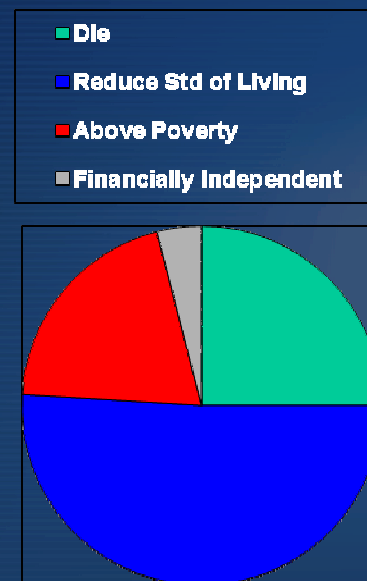
America's Retirement Crisis



Social Security Administration Statistics...

... show that out of every 100 Americans that entered the workforce at age 26, by age 65...

- ✘ 25 die.
- ✘ 51 have income above the poverty level, but must reduce their standard of living at retirement.
- ✘ 20 have an annual income below the poverty level.
- ✘ 96 out of 100 are dependent on Social Security or dead. Talk About Uncertainty.
- ✓ Only 4 achieve financial independence.



Source: U.S. Department of Health and Human Services, SSA Pub. #13-11871

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The Future of Social Security



Prevent identity theft—protect your Social Security number

Your Social Security Statement

www.socialsecurity.gov

Prepared especially for Wanda Worker

January 4, 2010

See inside for your personal information →

WANDA WORKER
456 ANYWHERE AVENUE
MAINTOWN, USA 11111-1111

What's inside...

Your Estimated Benefits	2
Your Earnings Record	3
Some Facts About Social Security	4
If You Need More Information	4
To Request This Statement In Spanish	4

(Para Solicitar Una Declaración en Español)

What Social Security Means To You

This *Social Security Statement* can help you plan for your financial future. It provides estimates of your Social Security benefits under current law and updates your latest reported earnings.

Please read this *Statement* carefully. If you see a mistake, please let us know. That's important because your benefits will be based on our record of your lifetime earnings. We recommend you keep a copy of your *Statement* with your financial records.

Social Security is for people of all ages...

We're more than a retirement program. Social Security also can provide benefits if you become disabled and help support your family after you die.

Work to build a secure future...

Social Security is the largest source of income for most elderly Americans today, but Social Security was never intended to be your only source of income when you retire. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire.

Saving and investing wisely are important not only for you and your family, but for the entire country. If you want to learn more about how and why to save, you should visit www.mymoney.gov, a federal government website dedicated to teaching all Americans the basics of financial management.

About Social Security's future...

Social Security is a compact between generations. Since 1935, America has kept the promise of security for its workers and their families. Now,

however, the Social Security system is facing serious financial problems, and action is needed soon to make sure the system will be sound when today's younger workers are ready for retirement.

In 2016 we will begin paying more in benefits than we collect in taxes. Without changes, by 2037 the Social Security Trust Fund will be exhausted* and there will be enough money to pay only about 76 cents for each dollar of scheduled benefits. We need to resolve these issues soon to make sure Social Security continues to provide a foundation of protection for future generations.

Social Security on the Net...

Visit www.socialsecurity.gov on the Internet to learn more about Social Security. You can read publications, including *When To Start Receiving Retirement Benefits*; use our Retirement Estimator to obtain immediate and personalized estimates of future benefits; and when you're ready to apply for benefits, use our improved online application—It's so easy!

Michael J. Astrue
Commissioner

* These estimates are based on the intermediate assumptions from the Social Security Trustees' Annual Report to the Congress.

Seattle Business

Baby Boomers May Be the First Generation Not to Pass Wealth On to Children...The survey shows that few wealthy people have developed plans to preserve and pass on their assets to either their children or charity, according to a press release from US Trust...“There is an expectation about the wealthy that they have an implicit, sacred responsibility to pass down their fortune to the next generation, and this understanding has shaped expectations about the coming wave of intergenerational wealth transfer,” said Sallie Krawcheck, president of Bank of America Global Wealth and Investment Management. “Our research, however, uncovered a distinct generational mindset that reflects changing views about what retirement means and an evolving sense of what one generation owes the next.”

-Seattle Business Magazine

Substandard returns, higher taxes and people living longer translates into retirees having to live off principal and not interest to survive. This can quickly swallow up their children’s inheritance. Senior Benefits Center has the solution.

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Scenario



Couple in their early 30's .

Looking to provide a life long benefit for their child.

Want a product that can adapt to the child's many life stages .

Affordability may be an issue.

Needs for the Parents or Grandparents



Life Insurance Protection for the parents and/or grandparents until the child reaches adulthood

Offset College Expenses (child age 18 - 22)

Lifetime Needs for Child at Adulthood

Death Benefit Protection (adulthood)

First home purchase (age 30)

Second home (age 45)

Retirement income (age 65 and on)

Access to Death Benefit (while living)

Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may affect monthly premiums. Please refer to the carrier illustration for details and disclaimers.

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Product – Indexed Universal Life

Based on a Newborn Male, Age 0, Standard NT

Check-O-Matic Premium*

- \$100/month Ages 0 – 5*
- \$150/month Ages 6 – 11*
- \$200/month Ages 12 – 17*
- Total Premiums Paid: \$32,400 over 18 year period*

\$200k Face Amount (Variable)

Option B (increasing) Death Benefit

Optional Guaranteed Insurability Rider (\$50k Where Available)

Accelerated Benefit Rider (Where Available) – No Cost

Parent owns policy until child's age 22, then child owns policy*



*Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may effect monthly premiums. Please refer to the carrier illustration for details and disclaimers. Change of ownership form must be completed

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College Expenses



Child begins 4 years of college at age 18*
Parents take annual distributions against the cash value to supplement tuition costs –
Distributions reduce death benefit but never has to be paid back*

Produces 4 separate income tax-free distributions of \$12,000 each, totaling \$48,000*

*Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may effect monthly premiums. Please refer to the carrier illustration for details and disclaimers.

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Home Purchases



At age 30, child takes a distribution of \$25,000 for a down payment on first home*

At age 45, child purchases a vacation home with a second distribution of \$100,000*

Distributions are received income tax-free*

*Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may effect monthly premiums. Please refer to the carrier illustration for details and disclaimers.

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Retirement Income



At age 65, child takes distributions to supplement retirement*

Current projections calculates the distributions to be \$164,013 per year*

Distributions continue until age 100*

Leaves a large death benefit with sufficient cash value at maximum illustrated rates*

*Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may effect monthly premiums and cash value/retirement income and death benefit. Please refer to the carrier illustration for details and disclaimers.

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Death Benefit Protection



Initial face amount provides death benefit protection for parents
Transfer of policy from parents to child provides death benefit protection for child's family*

Death benefit & child's family legacy is projected to reach over \$800,000 by mid 50's*

*Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may effect monthly premiums and cash value/retirement income and death benefit. Please refer to the carrier illustration for details and disclaimers.

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Total Solution



College Expenses: $\$12,000 \times 4 \text{ Years} = \$48,000$

Mortgage Down Payment at age 30: $\$25,000$

Vacation Condo at age 45: $\$100,000$

Total of: $\$173,000$

Retirement Income $\$164,013 \times 36 = \$5,904,468$

*Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may effect monthly premiums and cash value/retirement income and death benefit. Please refer to the carrier illustration for details and disclaimers.

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Total Solution

Based on achieving the assumed interest rate in all years of the policy:

Death Benefit at Age 100 = \$7,576,234*

Total Premiums Paid = \$32,400*

**Total Benefits Received =
\$6,077,468***

*Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may effect monthly premiums and cash value/retirement income and death benefit. Please refer to the carrier illustration for details and disclaimers.

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Securing Your Million Dollar Baby Presentation

LSW – Insured Information Screen Shot

File Tools Reference Help

New Client Open Client Save Client Quick Calc Run InsMark Salcs Assistant National Life Group.com

Illustration Design

Concept: Basic Illustration

Issue State: Georgia

Insurance Co.: Life of the Southwest

Product Type: Indexed Universal Life (IUL)

Product: **LSW Provider**

Illustration Input

- The Client
 - Insured Information
 - Riders
 - Premium / Distributions
 - Interest Rates
 - Optional Reports
- Output
 - Quick Calc
 - Run Illustration

Insured Information

Basic Insured Information

Insured Name: Secured Minor

Sex: Male

Age or Date of Birth: 0

Rate Class: Verified Standard NT

Rated: No

Pension Underwriting: No

Exclude Policy Fee: No

Face Amount Design

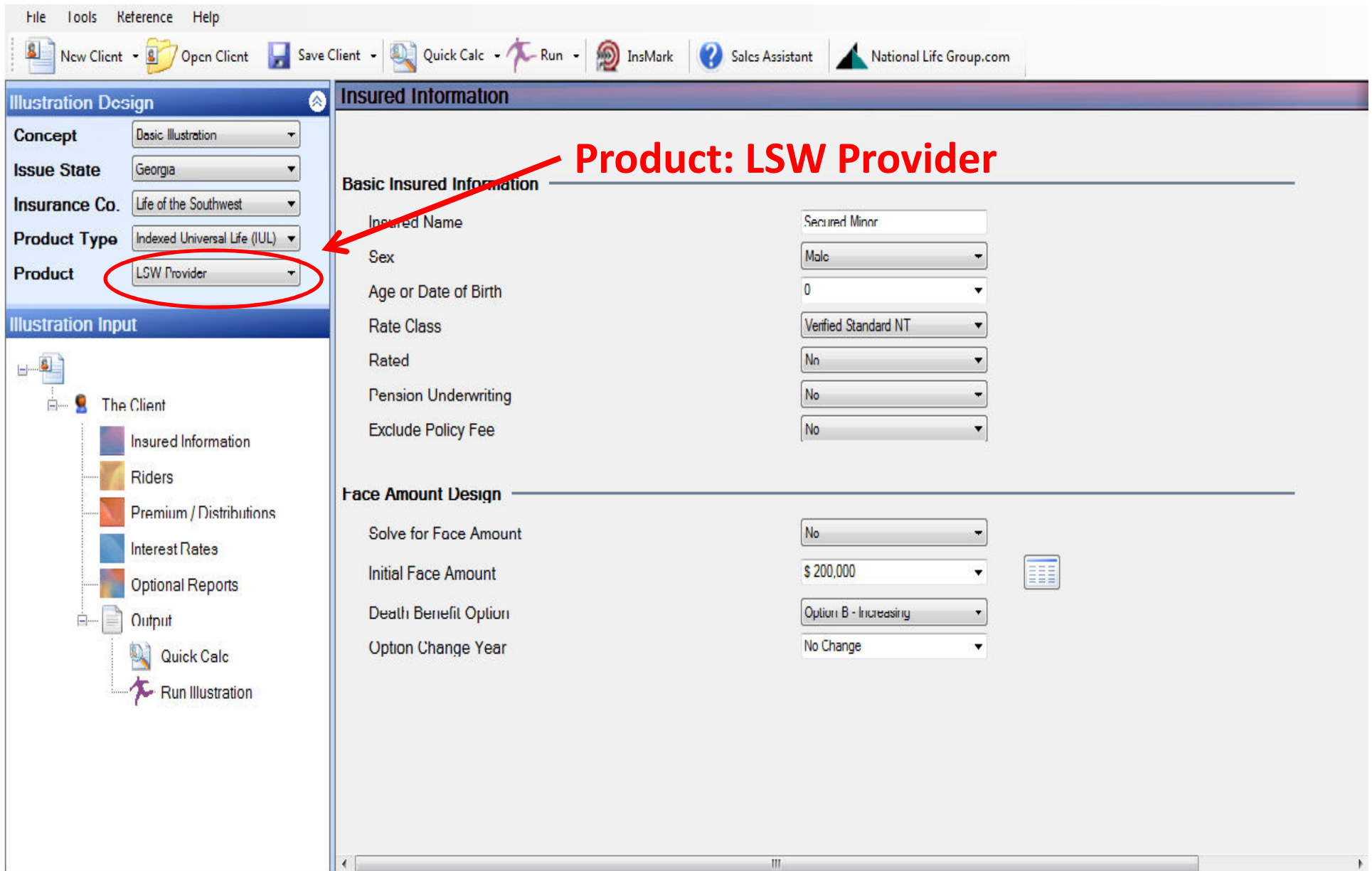
Solve for Face Amount: No

Initial Face Amount: \$ 200,000

Death Benefit Option: Option B - Increasing

Option Change Year: No Change

Product: LSW Provider



LSW – Riders Screen Shot

New Client | Open Client | Save Client | Quick Calc | Run | InsMark | Sales Assistant | National Life Group.com

Illustration Design

Concept: Basic Illustration
Issue State: Georgia
Insurance Co.: Life of the Southwest
Product Type: Indexed Universal Life (IUL)
Product: LSW Provider

Illustration Input

- The Client
 - Insured Information
 - Riders**
 - Premium / Distributions
 - Interest Rates
 - Optional Reports
- Output
 - Quick Calc.
 - Run Illustration

Riders

Accidental Death Benefit	No
Children's Term	No
Guaranteed Insurability	Yes
GIR Amount	\$ 50,000
Other Insureds	No

Click On GIR Rider Amount For Explanation Of Benefits:

ABR Projected Benefits Summary Ages

Terminal Illness	
ABR Summary Age	65
Chronic & Critical Illness	
1st ABR Summary Age	47
2nd ABR Summary Age	65
3rd ABR Summary Age	75
4th ABR Summary Age	85

LSW – Premium / Distributions Screen Shot

File Tools Reference Help

New Client Open Client Save Client Quick Calc Run InsMark Sales Assistant National Life Group.com

Illustration Design

Concept: Basic Illustration
Issue State: Georgia
Insurance Co.: Life of the Southwes
Product Type: Indexed Universal Lf
Product: LSW Provider

Illustration Input

MSB File

- The Client
 - Insured Information
 - Riders
 - Premium / Distributions**
 - Interest Rates
 - Optional Reports
- Output
 - Quick Calc
 - Run Illustration

Premiums / Distributions

Premium Information

Payment Mode: Monthly (EFT)
Premium Options: Scheduled Payments
Definition of Life Insurance Test: Guideline Premium Test
Lump Sum / 1035 Exchange: No

Distribution Information

Income: Scheduled Incomes
Loan Type: Variable
Variable Loan Rate: 4.90 %

Click This Box To Enter Premium, Loans And Withdrawals

LSW Cash Flow Grid Screen Shot

This is the screen you will see after you click on 

Begin Year	Begin Age	Premium Options	Premium Amount/Target Cash Value	Target Age	Income Options	Amount to Receive or Target Cash Value	Target Age	Distribution Code	Years of Income	Income Inflation Rate	Face Amount Reduction
1	0	A Named Payment	\$ 200								
7	6	A Named Payment	\$ 150								
13	12	A Named Payment	\$ 200								
18	17	A Named Payment	\$ 200								
19	18				A Named Income	\$ 12,000	120	Loans Only		0 %	No
23	22				A Named Income	\$ 0	120	Loans Only		0 %	No
31	30				A Named Income	\$ 25,000	120	Loans Only		0 %	No
32	31				A Named Income	\$ 0	120	Loans Only		0 %	No
46	45				A Named Income	\$ 100,000	120	Loans Only		0 %	No
47	46				A Named Income	\$ 0	120	Loans Only		0 %	No
66	65				Max Level Income I		120	Loans Only	36	0 %	No

- This screen illustrates the Securing Your Million Dollar Baby Concept. It shows years to begin your premium payments and the years to end your premium payments.
- There are several options for inputting premium. To name your payment click on the down arrow in the Premium Option box. A drop down menu will appear and click on **A Named Payment**.
- In the Premium Amount box enter the premium that coincides with the age.

LSW Cash Flow Grid Screen Shot

This is the screen you will see after you click on 

Begin Year	Begin Age	Premium Options	Premium Amount/Target Cash Value	Target Age	Income Options	Amount to Receive or Target Cash Value	Target Age	Distribution Code	Years of Income	Income Inflation Rate	Face Amount Reduction
1	0	A Named Payment	\$ 100								
7	6	A Named Payment	\$ 150								
13	12	A Named Payment	\$ 200								
18	17	A Named Payment	\$ 200								
19	18				A Named Income	\$ 12,000	120	Loans Only		0 %	No
23	22				A Named Income	\$ 0	120	Loans Only		0 %	No
31	30				A Named Income	\$ 25,000	120	Loans Only		0 %	No
32	31				A Named Income	\$ 0	120	Loans Only		0 %	No
46	45				A Named Income	\$ 100,000	120	Loans Only		0 %	No
47	46				A Named Income	\$ 0	120	Loans Only		0 %	No
66	65				Max Level Income I		120	Loans Only	36	0 %	No

Loan Type: Variable VLR Rate: 4.9% Insert Row Delete Selected Row OK

1. Use the **Begin Age** column to specify when you want premiums and income to start and stop. The Begin Year will automatically default to the proper year. You never have to use Begin Year to program the illustration.
2. Whenever you want a payment or distribution to stop, be sure to enter in a \$0 amount or payments and distributions will continue forever.

LSW – Interest Rates Screen Shot

New Client | Open Client | Save Client | Quick Calc | Run | InsMark | Sales Assistant | National Life Group.com

Illustration Design

Concept: Basic Illustration
Issue State: Georgia
Insurance Co.: Life of the Southwest
Product Type: Indexed Universal Life (IUL)
Product: LSW Provider

Illustration Input

- The Client
 - Insured Information
 - Riders
 - Premium / Distributions
 - Interest Rates**
 - Optional Reports
- Output
 - Quick Calc
 - Run Illustration

Interest Rates

Strategy	Allocation	Rate	Calendar
Basic Strategy		4.50 %	
Illustrate Systematic Allocation	No		
Fixed Term Strategy	No		
Fixed-Term Rate		4.50 %	
Strategy 1 - S&P 500 Point to Point - High Cap Option	No		
P-t-P Rate		6.90 %	
Strategy 2 - S&P 500 Point to Average	No		
P-t-A Rate		5.90 %	
Strategy 3 - S&P 500 Point to Point - High Participation Option	Yes		
P-t-P Allocation		100 %	
P-t-P Rate		7.10 %	
Strategy 4 - MXEF Point to Point Cap Focus	No		
P-t-P Cap Focus Rate		5.80 %	

For illustrative purposes, we use strategy 3. Please refer to your carrier agent guide for explanations of the three different strategies.

LSW – Optional Reports Screen Shot

Illustration Design

Concept Basic Illustration ▾
Issue State Georgia ▾
Insurance Co. Life of the Southwest ▾
Product Type Indexed Universal Life (IUL) ▾
Product LSW Provider ▾

Illustration Input

- The Client
 - Insured Information
 - Riders
 - Premium / Distributions
 - Interest Rates
 - Optional Reports**
 - Output
 - Quick Calc
 - Run Illustration

Optional Reports

Life Event Advantage Presentation	English ▾
Sales Presentation Pages	No ▾
Detailed Extra Columns	
Premium	No ▾
Cash Value	No ▾
Death Benefit	No ▾
Internal Rate of Return	No ▾
Cost of Insurance & Expenses	No ▾

LSW – Quick-Calc Screen Shot

The screenshot shows the LSW Quick-Calc interface. On the left, the 'Illustration Design' panel includes dropdown menus for Concept (Basic Illustration), Issue State (Georgia), Insurance Co. (Life of the Southwest), Product Type (Indexed Universal Life (IUL)), and Product (LSW Provider). The main area displays a table of premium calculations under the 'Quick Calc' tab. The table includes columns for Name, Secured Minor, Premium Mode, Check-O-Matic, Target Premium, and a final value. A red circle highlights the 'Target Premium' value of \$633.21, and a red arrow points to it from the text 'Commissionable Premium'.

		Commissionable Premium		<u>Reset Defaults</u>	<u>Save As Defaults</u>
Name	Secured Minor	Premium Mode	Check-O-Matic	Target Premium	\$ 633.21
Age / DOB	0	Modal Premium	\$ 100	DEFRA Level Premium	\$ 1,839
Sex	Male	Minimum Monthly Premium	\$ 52.52	Guideline Single Premium	\$ 9,478
Rate Class	Verified Standard NT	Minimum Annual Premium	\$ 630.24	MEC Premium Limit	\$ 2,078
Product	LSW Provider	Minimum Monthly EPPPR Premium	N.A	MEC Year	N.A
Face Amount	\$ 200,000	Minimum Annual EPPPR Premium	N.A		

To determine if the numbers work for your client, always use the Quick-Calc tab on the left side of your screen. To view the entire illustration, click on Run Illustration. Please note, if you print the illustration you will need at least 30 pages. It is highly recommended you use Quick-Calc whenever possible and only print out the illustration when you need to present it to your client.

Illustration

Annual Outlay:

Age 0 – 5: \$1,200

Ages 6 – 11: \$1,800

Ages 12 – 17: \$2,400

\$12,000 Distributions
to offset College
Expenses

Policy Year	Age	Annual Outlay	Guaranteed Cash Value	Guaranteed Death Benefit	Current Cash Value	Current Death Benefit	Annual Income
1	0	1,200	26	200,630	39	200,643	0
2	1	1,200	227	201,335	285	201,393	0
3	2	1,200	1,096	202,080	1,237	202,221	0
4	3	1,200	1,993	202,855	2,261	203,123	0
5	4	1,200	2,919	203,657	3,363	204,101	0
6	5	1,200	3,838	204,454	4,532	205,148	0
7	6	1,800	5,350	205,842	6,368	206,860	0
8	7	1,800	6,887	207,257	8,323	208,693	0
9	8	1,800	8,454	208,700	10,408	210,654	0
10	9	1,800	10,046	210,170	12,778	212,902	0
11	10	1,800	11,668	211,668	15,526	215,526	0
12	11	1,800	13,187	213,187	18,365	218,365	0
13	12	2,400	15,301	215,301	22,027	222,027	0
14	13	2,400	17,445	217,445	25,990	225,990	0
15	14	2,400	19,608	219,608	30,272	230,272	0
16	15	2,400	21,786	221,786	34,901	234,901	0
17	16	2,400	23,985	223,985	39,878	239,878	0
18	17	2,400	26,208	226,208	45,261	245,261	0
19	18	0	13,572	213,572	36,115	236,115	0
20	19	0	315	200,315	26,639	226,639	12,000
21	20	0	0	0	16,826	216,826	12,000
22	21	0	0	0	6,675	206,675	12,000
23	22	0	0	0	8,765	208,765	0
24	23	0	0	0	11,122	211,122	0

Policy Year	Age	Annual Outlay	Guaranteed Cash Value	Guaranteed DeathBenefit	Current CashValue	Current DeathBenefit	Annual Income
29	28	0	0	0	27,870	227,870	0
30	29	0	0	0	32,422	232,422	0
31	30	0	0	0	11,259	211,259	25,000
32	31	0	0	0	15,600	215,600	0
33	32	0	0	0	20,488	232,044	0
34	33	0	0	0	25,959	254,584	0
35	34	0	0	0	32,072	279,161	0
36	35	0	0	0	38,880	305,930	0
37	36	0	0	0	46,447	335,076	0
38	37	0	0	0	54,839	366,783	0
39	38	0	0	0	64,122	401,246	0
40	39	0	0	0	74,381	438,700	0
41	40	0	0	0	85,720	479,432	0
42	41	0	0	0	98,228	503,839	0
43	42	0	0	0	112,077	529,023	0
44	43	0	0	0	127,382	554,906	0
45	44	0	0	0	144,260	581,373	0
46	45	0	0	0	57,946	503,413	100,000
47	46	0	0	0	73,244	529,738	0
48	47	0	0	0	90,310	556,695	0
49	48	0	0	0	109,334	584,233	0
50	49	0	0	0	130,499	612,239	0
51	50	0	0	0	153,986	640,539	0
52	51	0	0	0	180,013	662,790	0
53	52	0	0	0	208,811	683,981	0
54	53	0	0	0	240,638	703,768	0
55	54	0	0	0	275,787	721,787	0
56	55	0	0	0	314,583	737,623	0
57	56	0	0	0	357,289	778,110	0
58	57	0	0	0	404,278	819,716	0

\$25,000 Distribution for down payment on home at age 30

\$100,000 Distribution for vacation home at age 45

Policy Year	Age	Annual Outlay	Guaranteed Cash Value	Guaranteed DeathBenefit	Current CashValue	Current DeathBenefit	Annual Income
57	56	0	0	0	357,289	778,110	0
58	57	0	0	0	404,278	819,716	0
59	58	0	0	0	456,029	862,456	0
60	59	0	0	0	512,996	906,232	0
61	60	0	0	0	575,674	950,910	0
62	61	0	0	0	644,379	1,023,100	0
63	62	0	0	0	719,613	1,099,865	0
64	63	0	0	0	801,957	1,181,458	0
65	64	0	0	0	892,078	1,268,182	0
66	65	0	0	0	818,671	1,188,323	164,013
67	66	0	0	0	745,927	1,125,550	164,013
68	67	0	0	0	674,251	1,063,005	164,013
69	68	0	0	0	604,070	1,000,918	164,013
70	69	0	0	0	535,905	939,597	164,013
71	70	0	0	0	470,247	879,272	164,013
72	71	0	0	0	408,321	791,500	164,013
73	72	0	0	0	351,078	701,621	164,013
74	73	0	0	0	299,668	609,839	164,013
75	74	0	0	0	255,462	516,448	164,013
76	75	0	0	0	219,882	421,633	164,013
77	76	0	0	0	192,409	410,736	164,013
78	77	0	0	0	173,769	409,993	164,013
79	78	0	0	0	165,039	420,578	164,013
80	79	0	0	0	167,344	443,719	164,013
81	80	0	0	0	181,947	480,786	164,013
82	81	0	0	0	210,183	533,234	164,013
83	82	0	0	0	253,610	602,749	164,013
84	83	0	0	0	313,830	691,069	164,013

\$164,013 in distributions for retirement income beginning at age 65.

Policy Year	Age	Annual Outlay	Guaranteed Cash Value	Guaranteed Death Benefit	Current Cash Value	Current Death Benefit	Annual Income
85	84	0	0	0	392,238	799,716	164,013
86	85	0	0	0	490,176	930,158	164,013
87	86	0	0	0	608,770	1,083,643	164,013
88	87	0	0	0	749,619	1,261,915	164,013
89	88	0	0	0	914,620	1,467,034	164,013
90	89	0	0	0	1,105,953	1,701,364	164,013
91	90	0	0	0	1,325,803	1,967,274	164,013
92	91	0	0	0	1,594,204	2,147,546	164,013
93	92	0	0	0	1,920,458	2,368,405	164,013
94	93	0	0	0	2,315,572	2,638,298	164,013
95	94	0	0	0	2,788,242	2,988,242	164,013
96	95	0	0	0	3,328,161	3,528,161	164,013
97	96	0	0	0	3,943,045	4,147,429	164,013
98	97	0	0	0	4,639,760	4,860,915	164,013
99	98	0	0	0	5,424,800	5,664,089	164,013
100	99	0	0	0	6,306,572	6,565,466	164,013
101	100	0	0	0	7,296,129	7,576,234	164,013

\$164,013 tax-free for Retirement Income through age 100!

Not only do you receive \$164,013 tax-free, but you also leave an estate of \$7,576,234 tax-free to your named beneficiaries!

Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. Interest rates vary so performance may be either greater or less than illustrated values and may effect monthly premiums and cash value/retirement income and death benefit. Please refer to the carrier illustration for details and disclaimers. For Agent Use Only. Not to be shared with the general public.

Securing Your Child's Future



In Some Cases It May
Be A Wiser Choice
To Insure The Parents
Of The Child

At Senior Benefits Center, we understand that affordability is always an issue. It is our goal to assist you in providing a sound financial plan for your child or grandchild's future. We can literally fit this into any budget and customize a program for you.

We illustrated a \$100 initial premium budget. You may choose an amount greater than \$100. Where do you feel comfortable?

For Training Purposes Only. It Is The Agent's Responsibility To Comply With State Laws And Regulations.

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Thank You For Your Time!

We sincerely hope you are as excited about what we've just reviewed together as we are. We feel we have the greatest wealth accumulation vehicle not only for your child or grandchild but also for the droves of Americans who are interested in the possibility of a Tax-Free retirement.

If you share our enthusiasm, a tremendous opportunity lies ahead for you to supplement your income while assisting people who you care about that can benefit from this program as well.

***CONGRATULATIONS ON TAKING THE FIRST STEP TOWARD
ENHANCING YOUR FINANCIAL SECURITY***

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