

THE "THREE-BUCKET" LIFE INSURANCE STRATEGY

Your life insurance strategy: creating the right mix

Many life insurance policies today provide more than just a death benefit. Insurance companies are adding an increasing number of policy options and benefits to address specific needs in a variety of situations. Use this three-bucket life insurance strategy to help maximize your coverage and policy benefits:

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Accumulation policy bucket

Goal: Accumulate cash value for future use in addition to death benefit protection

Key benefits:



- · Income tax-free death benefit
- · Maximum cash accumulation potential
- Tax-deferred cash value growth
- Tax-preferred distributions¹
- · No age restrictions on cash value use

- · Supplemental retirement income
- College funding
- Emergency funds
- As long as your policy remains in force and is not a modified endowment contract.



Termpolicy bucket

5 or 10-year term life policy

Goal: Convertto accumulation and protection policy buckets

Key benefits:



- · Affordable death benefit
- · Locks in insurability convertible without additional underwriting

Uses:

· Short-term protection

15, 20 or 30-year term life policy

Goal: Covers larger life insurance needs at an affordable rate

Key benefits:



- Affordable death benefit
- Locks in insurability convertible without additional underwriting

Uses:



- Long-term protection
- Income replacement



Protection policy bucket

Goal: Guaranteed, lifetime death benefit protection

Key benefits:



- · Guaranteed death benefit
- Lifetime coverage
- Income tax-free death benefit
- · Chronic illness protection options

Uses:

- Estate and legacy planning
- · Charitable giving
- Potential for Clcoverage

For more information contact Hansen Brokerage Services. 616-940-4004

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