

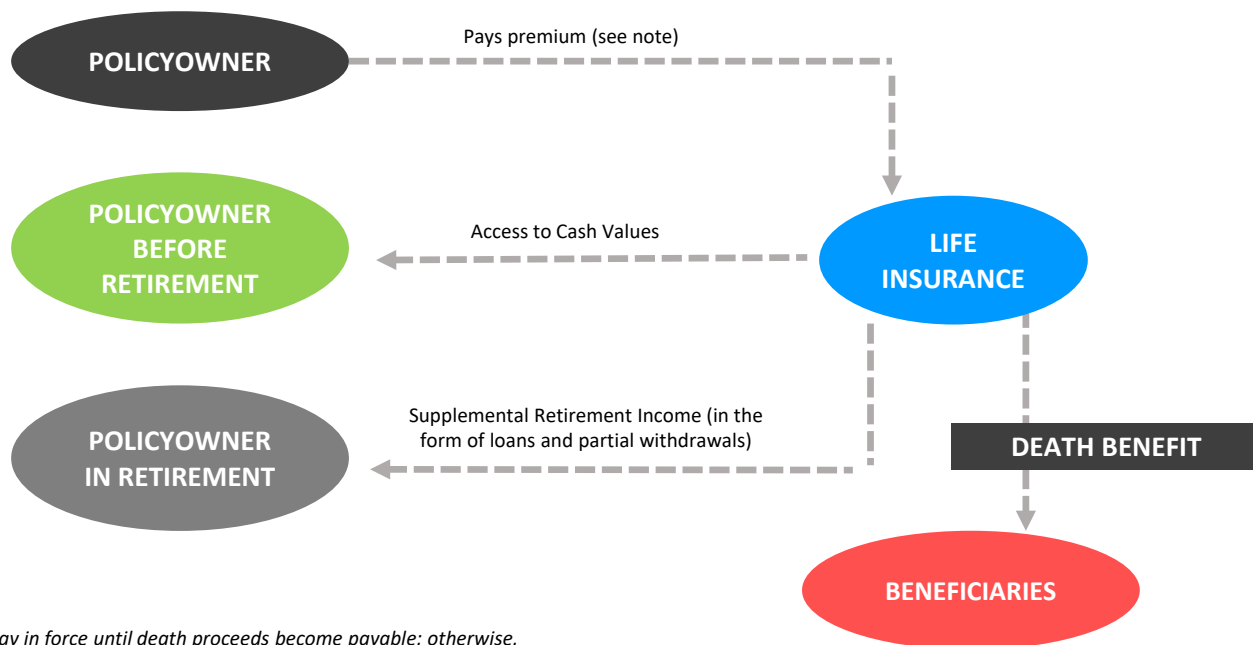
STILL NOT SURE YOUR CLIENTS WILL HAVE ENOUGH MONEY FOR RETIREMENT?

Adequately saving for retirement can be daunting. Today, retirees face many unique challenges, and for many, the savings offered by qualified plans alone is just not enough to maintain their current standard of living in retirement. For this reason, an Insurance-based Retirement Planning (IBRP) may be the right solution and help to provide a more rounded plan for the future. Let's take a look at the POWER of cash accumulation permanent life insurance by first asking ourselves these three questions...



1. **HOW CONFIDENT ARE YOU THAT YOUR CLIENTS ARE SAVING ENOUGH?**
2. **HAVE YOU CONSIDERED ALL OF THE RISKS YOUR CLIENT WILL FACE IN RETIREMENT?**
3. **DOES YOUR RECOMMENDED PLAN PROTECT AND PROVIDE FOR YOUR FAMILY IF RETIREMENT IS SHORTER, OR LONGER, THAN EXPECTED?**

HOW IT WORKS



Note: Policy must stay in force until death proceeds become payable; otherwise, lapses or surrenders may result in adverse tax consequences. A premium load may be assessed on premium payments.

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

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