

**ADVANCED
MARKETS**

Put permanent life insurance to work for your best clients

Term life insurance can be an inexpensive solution when your client's needs are temporary and focused on death benefit protection. But once the term period ends, it can become more expensive and less flexible—leaving clients without options if their needs evolve.

For business owners and high-net-worth clients with growing or advanced needs, a more strategic approach may be needed. That's where permanent life insurance shines.

Permanent life insurance: a bright idea

Permanent life insurance—like indexed universal life—allows a client access to their policy's cash value through loans and withdrawals.

Here are some ways permanent life insurance could solve a need:

Executive benefits: Funds for employee retention.

Balance sheet asset for the business or personal wealth for key employees.

Wealth accumulation: Turn personal or business assets into long-term potential.

Personal tax-deferred asset that complements other retirement strategies.

Business preservation: Protect the company's most valuable asset—its people.

Corporate or balance sheet asset for business needs.

Business transition planning: Transfer a business at a certain price to a specific party.

Potential source of supplemental retirement income for the policyowner(s). Cash for other buy-sell triggers such as disability, divorce, departure and dissolution.

Estate planning: Pass on a legacy to heirs and/or charities.

Can provide liquidity for estate taxes and help equalize inheritance among heirs.



Ready to share these strategies with your clients?

Visit [the Advanced Markets webpage](#) to get the tools and resources you need to help turn bright ideas into action.

Indexed Universal Life Insurance products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

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