

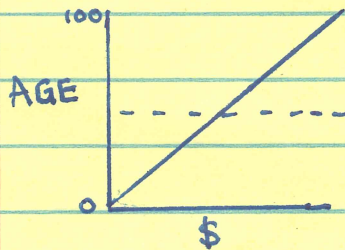
# LIFE INSURANCE SIMPLIFIED

## WHAT ARE YOUR GOALS?

<u>TERM</u>	<u>PERMANENT</u>
GREAT FOR DISAPPEARING NEEDS:	PROTECTION FOR WHOLE LIFE:
<ul style="list-style-type: none"> <li>• MORTGAGE PROTECTION</li> <li>• COLLEGE TUITION PROTECTION</li> <li>• INCOME REPLACEMENT</li> </ul>	<ul style="list-style-type: none"> <li>• BURIAL PLANS</li> <li>• PROTECTION FOR A DEPENDENT WITH SPECIAL NEEDS</li> <li>• ESTATE TAX PLANNING</li> <li>• CHARITABLE GIVING</li> <li>• LONG-TERM CARE PLANNING</li> </ul>
<p>10 YEARS 20 YEARS 30 YEARS</p>	

← INEXPENSIVE → MORE EXPENSIVE →

## PRICING (COST OF INSURANCE)



SOFTWARE CALCULATES ESTIMATED LEVEL PAYMENT BASED ON:

- AGE
- CREDIT HISTORY
- HEALTH
- TOBACCO USE
- OCCUPATIONS/HOBBIES
- INCOME

PERFORMANCE IS BASED ON INVESTMENT TYPE:

- UNIVERSAL
- INDEX
- VARIABLE
- DIVIDENDS

