

FINANCIAL READINESS

BY THE NUMBERS

STRATEGIES FOR REACHING YOUR SPECIFIC GOALS.

WEALTH TRANSFER WITH SINGLE PREMIUM LIFE INSURANCE

A fully-funded single premium life insurance policy may provide faster cash value accumulation, access to funds for unexpected expenses and a paid-up death benefit that passes tax-free to beneficiaries.

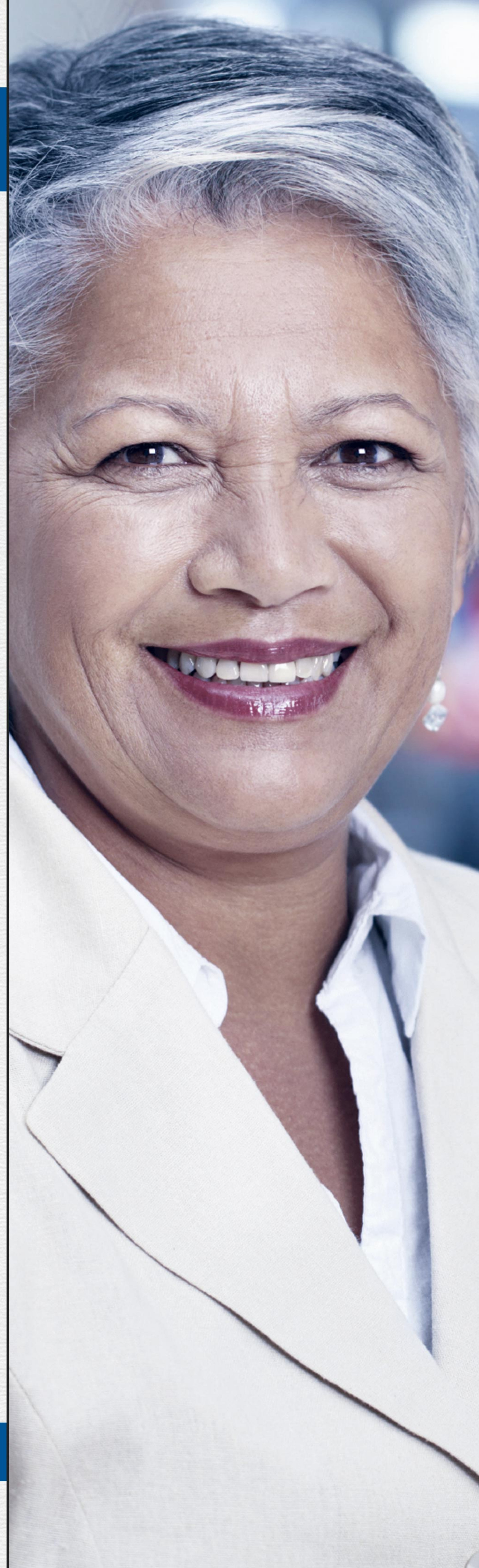
Review the hypothetical case study for a look at one way a single premium life insurance policy may help protect yourself and your loved ones.

SARA'S HYPOTHETICAL STORY:

Sara Martinez, age 60, currently holds \$50,000 in a certificate of deposit (CD). Sara is not planning to utilize this CD and wants to efficiently pass these funds on to her two grandchildren.

Additionally, despite being in good health and a non-smoker, Sara has concerns about the financial impact of health-related expenses in the future since she carries no long-term care insurance.

◀ FLIP TO SEE THE NUMBERS



THE HYPOTHETICAL SOLUTION:

Sara consults with her financial professional and is presented with three options to transfer her CD funds to her grandchildren. Sara's options include:

- **Leave the funds in the CD.**

The interest on this option would be taxable on an annual basis with the funds passing to Sara's grandchildren upon her death.

- **Transfer her CD dollars into a deferred annuity.**

This option would earn tax-deferred interest and upon Sara's death would pass to her grandchildren to pay taxes on any annuity gains.

- **Use the funds to purchase a single premium life insurance policy.**

Under this policy Sara would earn tax-deferred interest and receive a guaranteed death benefit that will pass tax-free to her grandchildren. Sara would also gain access to living benefits to help ease the following health care concerns:

Terminal illness, Nursing care/confinement and Chronic illness.

THE HYPOTHETICAL NUMBERS:

Here's how the death benefit and long-term care values of the three options would break down for Sara:

DEATH BENEFIT VALUES	IMMEDIATE VALUES	YEAR 10	YEAR 20
CD (at 2% interest ¹)	\$50,000	\$57,685	\$67,494
Annuity (at 3% interest ¹)	\$50,000	\$62,381	\$79,020
Single Premium Life Insurance	\$103,500	\$103,500 ²	\$103,500 ²

¹Assume a tax bracket of 28 percent for all parties.

²Guaranteed minimum.

LIVING BENEFITS AT YEAR 5	TERMINAL ILLNESS	NURSING CARE	CHRONIC ILLNESS
CD	\$53,747	\$53,747	\$53,747
Annuity	\$55,734	\$55,734	\$55,734
Single Premium Life Insurance	\$98,075	\$103,250 ³	\$103,250 ⁴

³Benefit paid out over 36 months at \$2,868 per month.

⁴Benefit paid out over 60 months at \$1,720 per month.

**Interested in how this scenario
can work for your situation?
Contact me today!**

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