

DO YOU HAVE A **CD RENEWING?**



Maybe it's **TIME** to explore opportunities that can help with your legacy planning needs.

If you're using a CD as a means to pass your assets to chosen beneficiaries, **Single Premium Life Insurance** can help.

While the primary purpose for life insurance is the death benefit it provides, some life insurance policies can support your strategy further by:

- **Guaranteeing 100% protection of your premium against market loss.**
- Providing opportunity for cash value accumulation to help bolster your death benefit.
- Providing for the possibility of no paramedical exam.
- Offering liquidity options.*

CALL TODAY!

*Policy loans and withdrawals will reduce available cash values and death benefits, and may cause the policy to lapse or affect any guarantees against lapse. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. Withdrawals are generally income tax-free, unless the withdrawal amount exceeds the amount of premium paid. Tax laws are subject to change. You are encouraged to consult your tax professional. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurer. Terms and conditions may vary. See the terms and conditions for each policy.