

Optimize the growth of your net worth

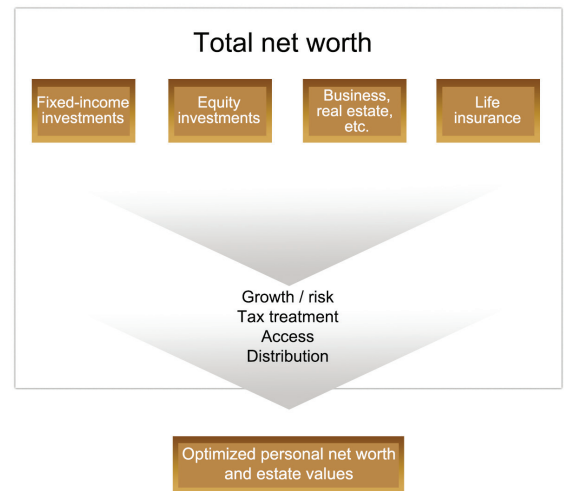
Do you want to:

- Possess the financial security offered through a permanent life insurance policy?
- Minimize taxes on your annual investment income?
- Enhance the after-tax value of your assets for future access or for the next generation?

Use strategic diversification in building your total net worth

Understanding how different assets vary can help you implement a strategy to optimize the growth of your total net worth.

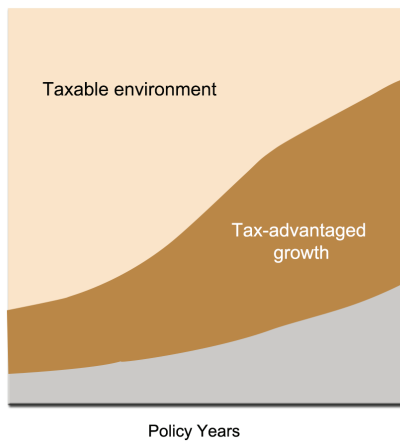
- Each type of asset has a unique combination of growth and risk.
- The tax treatment on the growth, and the best time to access accumulated values, vary by the type of asset.
- Losing fewer dollars to tax provides increased personal net worth and enhanced estate values.



Permanent life insurance provides tax-advantaged growth within the policy

People buy life insurance for a variety of reasons, including: to protect surviving family members, provide a lasting financial legacy and fund future tax liabilities. Tax-exempt permanent life insurance policies have the additional advantage of accumulating cash value.

Why not use your life insurance to accomplish some of your other long-term financial objectives?



With permanent life insurance, you can accumulate growth in the policy cash value, within legislative limits, without paying income tax on the growth while it remains in the contract.

Consider permanent cash value life insurance as the part of your total net worth – a strategic vehicle that lets you grow your assets without paying income tax each year on that growth.

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