Protect the Lifestyle You've
Worked So Hard to Build

If you're like most people, you may have wondered whether you will have enough money to maintain your current standard of living during retirement, especially when you take into account increasing life expectancies. Limits on qualified plan contributions and caps on Social Security benefits may make it difficult to achieve the retirement income you will want and need.

A properly funded cash value life insurance policy can help you supplement your current retirement savings. In the event of your death, it can also be a self-completing accumulation tool for your beneficiary. Here's how it works:

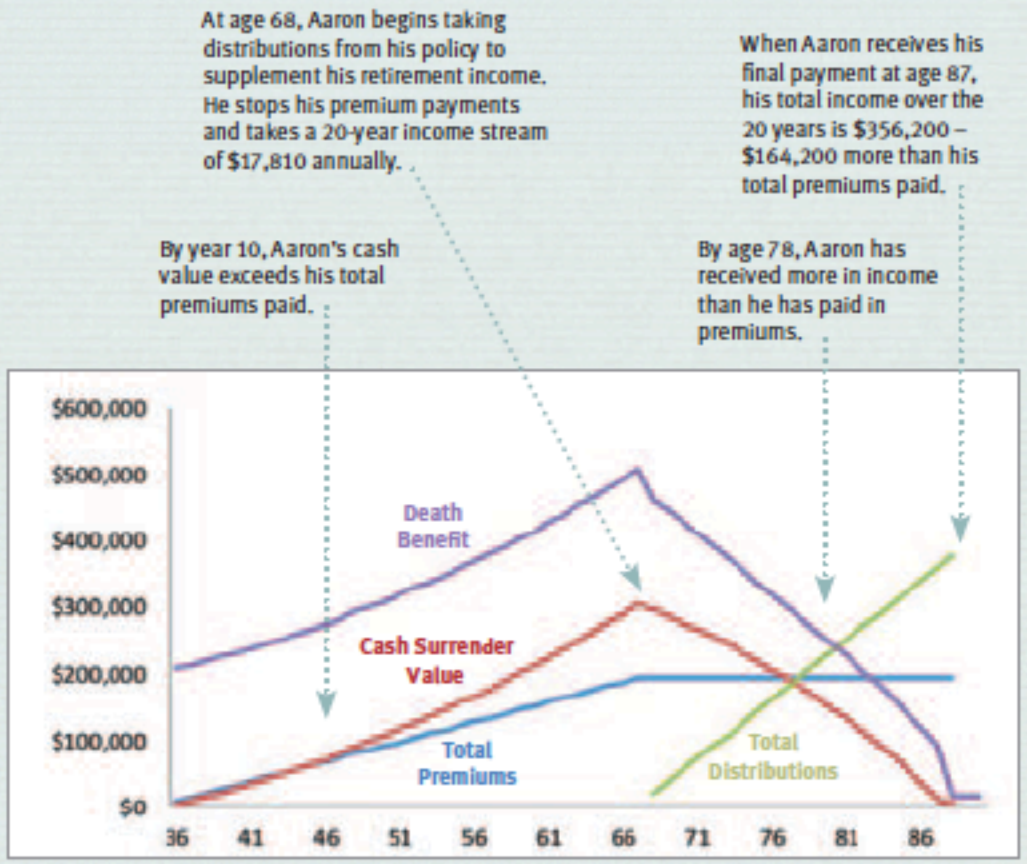
- You purchase a cash value life insurance policy and continue to fund it properly
- The cash value in the policy accumulates interest on a tax-deferred basis. You have access to the surrender value for any purpose if the need should arise prior to retirement
- At retirement, you can begin taking distributions from your policy, resulting in a tax-advantaged income stream
- If the unexpected should occur, your beneficiary receives any remaining death benefit proceeds income-tax free*

*Death benefit proceeds from a life insurance policy are generally not included in the gross income of the taxpayer/beneficiary (Internal Revenue Code Section 101(a)(1)). There are certain exceptions to this general rule including policies that were transferred for valuable consideration (IRC §101(a)(2)). This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.

An Example of Funding Retirement Using Life Insurance**

Aaron, age 35, is married and has two children. He is currently contributing 10 percent of his income to his company sponsored 401(k). Aaron wants to protect his family with a death benefit while his children are young. Once he is ready to retire, his plan is to supplement his retirement savings using the cash accumulation in his life insurance policy.

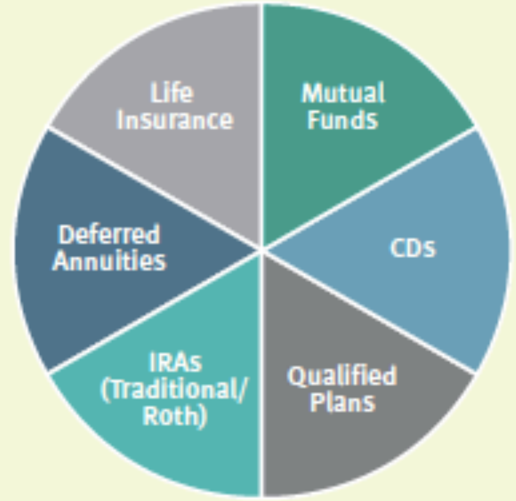
Aaron decides to contribute $500 a month toward a life insurance policy designed to accumulate cash. This policy will provide a death benefit of more than $200,000 along with the ability to accumulate income-tax-free savings.*



Note: Disbursements available from the surrender value may impact the policy's death benefit amount.

***This illustration is for example purposes only. The example shown is fictitious in nature and represents a situation a consumer could face.*

Examples of Retirement Funding Options



Your Retirement as You Deserve It

A Way to Provide for Your Family
If you should die unexpectedly, your designated beneficiaries will receive an income-tax-free death benefit that can be used to supplement their needs.

Supplement to Current Savings Plans
At retirement, you can access the cash value in your policy to supplement the income you are receiving from other retirement savings plans.

Flexibility
You don't have to wait until retirement. If the need should arise, you can access your surrender value at any time and for any reason.

Favorable Tax Treatment
The cash value growth within the policy is tax-deferred. And, when designed properly, the withdrawals or loans may be tax-advantaged as well.

With proper planning, you help protect your family today and can also help prepare for the retirement you deserve.

Stephen Cantini
409-939-8160
stephen.cantini@mutualofomaha.com