

CLIENT CONVERSATION GUIDE

Why Buy Life Insurance?



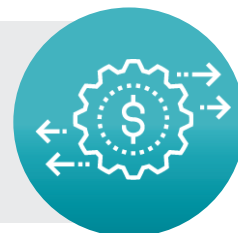
TAX-FREE GROWTH

TAX-PREFERRED DISTRIBUTIONS



INCOME-TAX-FREE BENEFITS TO HEIRS

FIRST IN, FIRST OUT (FIFO) TAX TREATMENT



NO 59¹/₂ PENALTY

NO CONTRIBUTION LIMITS



What's the Catch?

COST OF INSURANCE -

What you pay the insurance company for handling your money and providing the insurance element

DEATH BENEFIT MUST BE IN FORCE WHEN YOU DIE -

If you let the policy lapse, the loan is taxable

POSSIBLE LOAN INTEREST EXPENSE -

Depending on policy terms