

Do you have customers considering a 1035 exchange?

In these uncertain economic times, customers are very cautious when it comes to large transactions. If you have customers who are considering a 1035 exchange, you may want to take a look at Legacy Secure – it has features that may help your customers feel a little more at ease.

An exit strategy¹ for customers age 65 and under



This target market will benefit from the Liquidity Guarantee Rider² – available at no additional cost. This unique feature guarantees customers will receive a significant percentage of their premium dollars back, up to 100% in some cases, if they choose to surrender their policy anytime after

the surrender charge period.

Let's look at a hypothetical example of the Rider benefits a customer could receive by surrendering his policy.

Hypothetical assumptions: 50-year old male; preferred non-smoker; \$500,000 face amount; \$50,000 1035 exchange; \$2,086 annual premiums at the lifetime guarantee level; Death Benefit Option 1; assumes no loans or withdrawals have been taken

Attained Age	Cumulative Premium	Surrender Value Including Guaranteed Liquidity Rider Benefit
70	\$91,718	\$82,546
80	\$112,577	\$101,319
90	\$133,436	\$120,092

Values in the 'guaranteed liquidity rider benefit plus surrender value' column are prior to income taxes. Chart is for illustrative purposes only. Past performance is no guarantee of future results.

An alternative for customers over age 65

While they don't receive the Liquidity Guarantee Rider, customers over 65 will still build up strong cash accumulation when compared to similar products offering death benefit guarantees. If the unexpected happens and customers need to access their cash value, they can take loans, withdrawals or even surrender their contract.¹



Take a look at how Legacy Secure compares!

Hypothetical assumptions: 70-year old male; preferred non-smoker; \$500,000 face amount; \$50,000 1035 exchange; annual premiums at the lifetime guarantee level; Death Benefit Option 1

Product	Annual Premium	Cash Value at 10 Years
LBL – Legacy Secure UL (age 69)	\$9,696	\$97,341
LBL – Legacy Secure UL (age 70)	\$10,473	\$92,150
John Hancock – Protection UL- G 2009	\$9,272	\$23,323
Sun Life – Sun Universal Protector 2009	\$10,255	\$32,995
Lincoln Life – LifeGuarantee UL	\$10,410	\$64,477
MetLife – Guarantee Advantage UL	\$10,604	\$94,180
TransAmerica – TransACE	\$10,425	\$81,610

Chart is for illustrative purposes only. Past performance is no guarantee of future results.

Don't let economic uncertainty keep your customers from getting the protection they need — consider Legacy Secure when it comes to 1035 exchange money.



Four Seasons
Financial Group, Inc.

800.235.7949
www.fsfginc.com

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LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

Guarantees based on the claims-paying ability of the issuing insurance company.

1 Partial withdrawals and surrenders from life policies are generally taxed as ordinary income to the extent the surrender proceeds exceed your investment in the contract, which is also called the "basis." In some situations, partial withdrawals during the first 15 policy years may result in taxable income prior to recovery of the investment in the contract. Loans are generally not taxable if taken from a life insurance policy that is not a modified endowment contract. However, when cash values are used to repay a loan, the transaction is treated like a withdrawal and taxed accordingly. Unpaid interest on loans is added to the loan principal, thereby increasing the total debt on the policy. The combination of an increasing loan balance, and deductions for contract charges and fees, may cause the policy to lapse, triggering ordinary income tax on the outstanding loan balance to the extent it exceeds the cost basis in the policy. If a policy is a modified endowment contract, loans are treated as taxable distributions to the extent of the policy gain. Loans, withdrawals and surrenders are treated first as distributions of the policy gain subject to ordinary income taxation, and may also be subject to an

additional 10% penalty tax if made prior to age 59 ½. Loans, if not repaid, reduce the policy's death benefit and cash surrender value.

2 Subject to state availability. Not available at all issue ages and for all classes. Percentage of premium available varies by issue age, class, and face amount. The amount is capped at 50% of the policy face amount and is reduced by withdrawals, policy debt, and charges incurred for other riders on the policy.

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