

Access Your IRA Today!!

Plan for Consequences of Living a Long Life

Did You Know These IRA Facts?

- There is currently \$5 trillion in IRA assets
- Approximately 1/4 of all US wealth
- The government has an income tax lien on 33% of your IRA!
- When age 70½ is reached, taxable withdrawals are mandatory—whether you need it or not
- IRA is subject to estate taxes

Take advantage of a strategy that allows for access to your IRA prior to age 59½ that provides:

- No 10% premature distribution penalty
- Pay taxes on the “seed” versus the “harvest”
- Income option you cannot outlive
- Income tax-free death benefit
- Access to death benefit in case of chronic illness
- Cash value growth in Indexed UL policy linked to the Standard & Poors (S&P) performance
- Depleting the IRA does not provide these benefits. Purchasing a life insurance policy with applicable riders is the only thing that will provide benefits.

