



You make our business flourish

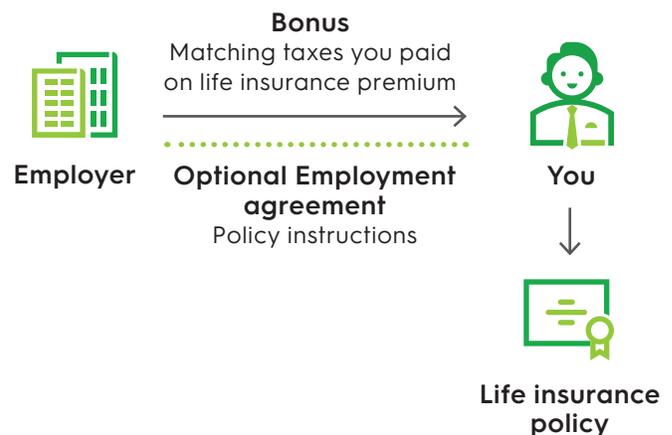
Congratulations! Your employer is rewarding you for your key role in growing the business and its ongoing success.

As a way to encourage essential employees to stay with the company, your employer may decide to provide you with a golden executive match.

A golden executive match helps you protect your family during your working years with life insurance by simulating tax deferral for the premiums you pay on a cash value life insurance policy. The cash value can grow to become a source of funds for future needs, including supplemental retirement income.¹

How can a golden executive match help protect your family and provide supplemental income for retirement?

- You take out a personally owned life insurance policy and pay the premiums.
- Your employer pays you a bonus that matches what you originally paid in taxes on the income used to pay the premiums. The match mimics tax deferral for your life insurance premiums.



The life insurance policy may provide you several benefits:

While working

Policy death benefit helps protect your family financially if you were to die unexpectedly

Cash value can potentially provide an emergency fund and opportunity reserve – a source of funds for a future purchase or investment opportunity

After retirement

Policy death benefit can help you transfer assets to your heirs in a tax-efficient manner when you die

Cash value can provide supplemental retirement income and be distributed on a tax-advantaged basis

Understanding your golden executive match program

Benefits

Death benefit protection

- Protection for the unexpected
- Income replacement

Flexible financial tool

- During your working years, cash value may be used as an opportunity reserve
- During retirement years, cash value may provide supplemental retirement income

Portability

- If you leave the company, you may choose to continue paying premiums on the policy or exercise any rights under the policy provisions

Tax benefits

- Income-tax-free death benefit
- Tax-deferred growth of policy cash values
- Potential for tax-advantaged supplemental retirement income through policy loans and withdrawals

Considerations

- Must be an acceptable underwriting risk; less-healthy individuals can be at a disadvantage
- Death proceeds may be included in the estate without proper planning
- Policy loans and withdrawals will reduce the death benefit and surrender values – and may be taxable under certain circumstances
- Bonus is considered taxable income
- Your employer may require fulfillment of certain employment obligations prior to using your policy's cash value
- Depending on your specific policy experience, you may need to increase premium payments to keep the policy from lapsing



Learn more

Talk to your employer today about how the golden executive match can protect you today - and work to accumulate assets for tomorrow.

1. As long as you pay premiums to keep the policy in force.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

The Policy Design you choose may impact the tax status of your policy. If you pay too much premium, your policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable, and if the taxpayer is under age 59½ may also be subject to an additional 10% penalty tax.

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by any taxpayer for the purpose of voiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

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