

SALES SOLUTION

50/50 Retirement Solution

Do you have clients like these?

Profile

- Age 30–60
- Middle to high income earner
- Values both guarantees and possibilities
- Concerned about family's financial needs now and in retirement

Objectives

- Tax-deferred accumulations and tax-free income at retirement
- Protection from the downside of equity markets
- Additional death benefit during working years
- A true self-completing solution

Then here's a solution!

By combining Vista Life™ indexed universal life (IUL) and Horizon Value™ whole life insurance, you can give your clients a retirement solution instead of a retirement product.

Clients may be intrigued by IUL's potential to grow with market performance while mitigating risk with a 0% floor. What IUL doesn't factor in is contribution risk or the opportunity cost of that zero—especially if the zero happens later in a policy's life.

Complimenting an IUL policy with whole life adds liquidity, access, and control of clients' money, a guaranteed death benefit, guaranteed growth and contributions, and premium and death benefit flexibility. Not only will your clients benefit when the markets are performing well, their policy will continue to grow cash value when they aren't.

See page 2 for a client scenario.



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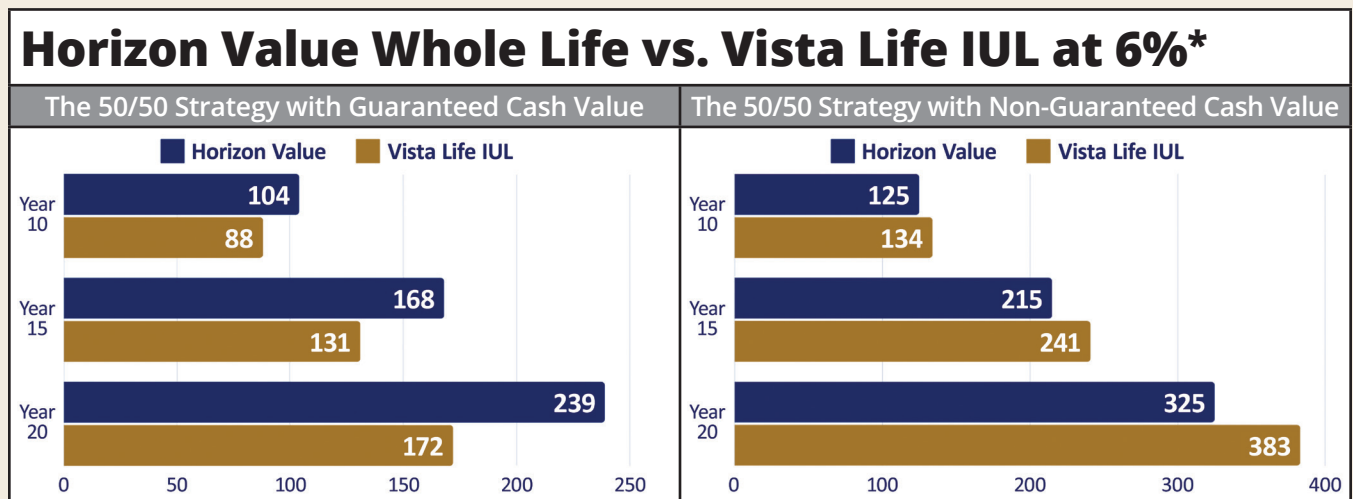
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Let's look at a scenario...



John is a 45-year-old husband and father who was recently promoted and is looking to save more now and, potentially, for retirement. He has an \$1,000 per month to purchase life insurance, with the goal of protecting his higher income and supporting his children through college graduation.

John weighs his options between IUL and whole life insurance. If he chooses whole life, he'd have \$67,000 more in guaranteed cash value at year 20. If he chooses IUL, he'd have \$58,000 more in non-guaranteed cash value at year 20*. **But why make John decide which outcome is worth more to him when you can give them both?**



* 6% interest rate assumption

With the 50/50 strategy, John can harness the upside of the market while protecting himself from the downsides of the market.

At any point in time, the policy's cash value will grow on a guaranteed basis. AND with whole life's disability benefit rider, a portion of his retirement continues to grow even if John becomes disabled and is no longer funding the policy.

With the 50/50 strategy your clients get the best of both worlds—and you do too. Mutual Trust offers strong first year commissions from whole life and IUL sales, as well as renewals for ongoing revenue.

Let Mutual Trust help you and your clients reach your objectives!

Contact **Sales Development** today at **1-800-323-7320** or **SalesDevelopment@mutualtrust.com** for a customized solution to meet your client's needs.

Mutual Trust Life Solutions producers are prohibited from giving tax or legal advice. Your clients should consult with a tax or legal advisor of their choice.



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