

IUL as Retirement Supplement

Do you have clients like these?

Profile

- Age 35–60
- Insurable based on Pan-American Life's underwriting guidelines
- Medium to high earners with funds that can be repositioned
- Maxed out of or lack access to qualified plans

Objectives

- Supplement additional retirement vehicles—401(k), IRAs, and/or social security
- Secure family's well-being in the event of insured's premature death
- Obtain immediate death benefit protection

Then here's a solution!

Our premier Indexed Universal Life (IUL) product, Vista Life™, offers a powerful yet easy-to-understand solution for clients interested in enjoying the benefits of market performance through the interest rate credited on Index Accounts. Because funds are not directly invested in the stock market, clients take on considerably less risk.

By accessing their plan's cash value through participating loans, Pan-American Life's Vista Life IUL can provide your client with a supplement to help boost their retirement income and provide peace of mind.

See page 2 for a client scenario.



Did you know? With a participating loan, clients continue earning the index-linked interest credit on their account values, even with an outstanding loan! When your clients take a loan, they aren't actually borrowing money from their policy, but from Pan-American Life's general fund. The cash value in their policy serves as loan collateral. As a result, the guaranteed value in their policy continues to grow uninterrupted.

Let's look at a scenario...



A 45-year-old male has additional funds to put toward retirement but has maxed out his qualified plans. You explain how he can utilize a participating loan to draw an income supplement from a Vista Life IUL policy for 20 years.

Supplement Facts

Policy Serving: 45-Yr-Old Male, Non-Tobacco
Initial Death Benefit: \$405,445.00

Premium Breakdown	Premium Amount	Policy Yield Breakdown AFTER the First 20 Years	Cash Value
Per Month for 20 Years	\$2,000.00	Per Month for 20 Years	\$5,146.00
Per Year for 20 Years	\$24,000.00	Per Year for 20 Years	\$61,753.00
Total after 20 Years	\$480,000.00	Total after 20 Years	\$1,200,000.00+

Active Ingredient: Vista Life IUL | **Other Assumptions:** \$405,445 initial death benefit until age 65, then switching to level, 6% assumed S&P 500® Index Interest. Guideline premium solve with max income projected to keep policy in force until age 95.

Based on current assumptions, the policy will provide \$61,753 to supplement the client's income in retirement, so his funding of \$480,000 has the potential to become **over \$1.2M in future income!**

Because life happens, it's important to note that Vista Life clients have the freedom to increase or decrease premium payments as needed—as well as periodically change how funds are allocated within the accounts over time. Should they decide to change to a fixed account or a combination of both fixed and index accounts, with Pan-American Life, the choice is theirs.

Help your clients reach their objectives!

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

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