

Retirement Safety Net with Whole Life

Do you have clients like these?

Profile

- Age 35–65
- Reasonably good health based on Pan-American Life's underwriting guidelines
- Middle to high income

Objectives

- Create a buffer to retirement assets to protect against market fluctuations
- Provide guaranteed tax-free retirement income for a more secure retirement
- Leave a bigger legacy

Then here's a solution!

Horizon Value™ is a participating whole life insurance product that is specially designed to produce early, fast-growing, guaranteed cash values. Extremely versatile, it can be customized to fit specific needs. It provides immediate death benefit protection, and protection against volatile movements of other retirement assets like the stock market. Additionally, Horizon Value offers income tax-free distributions.

In a world of unknowns, take the guesswork out of retirement planning. Horizon Value offers guaranteed cash value growth and non-guaranteed dividends to help maximize retirement income and leave a legacy for loved ones.

See page 2 for a client scenario.



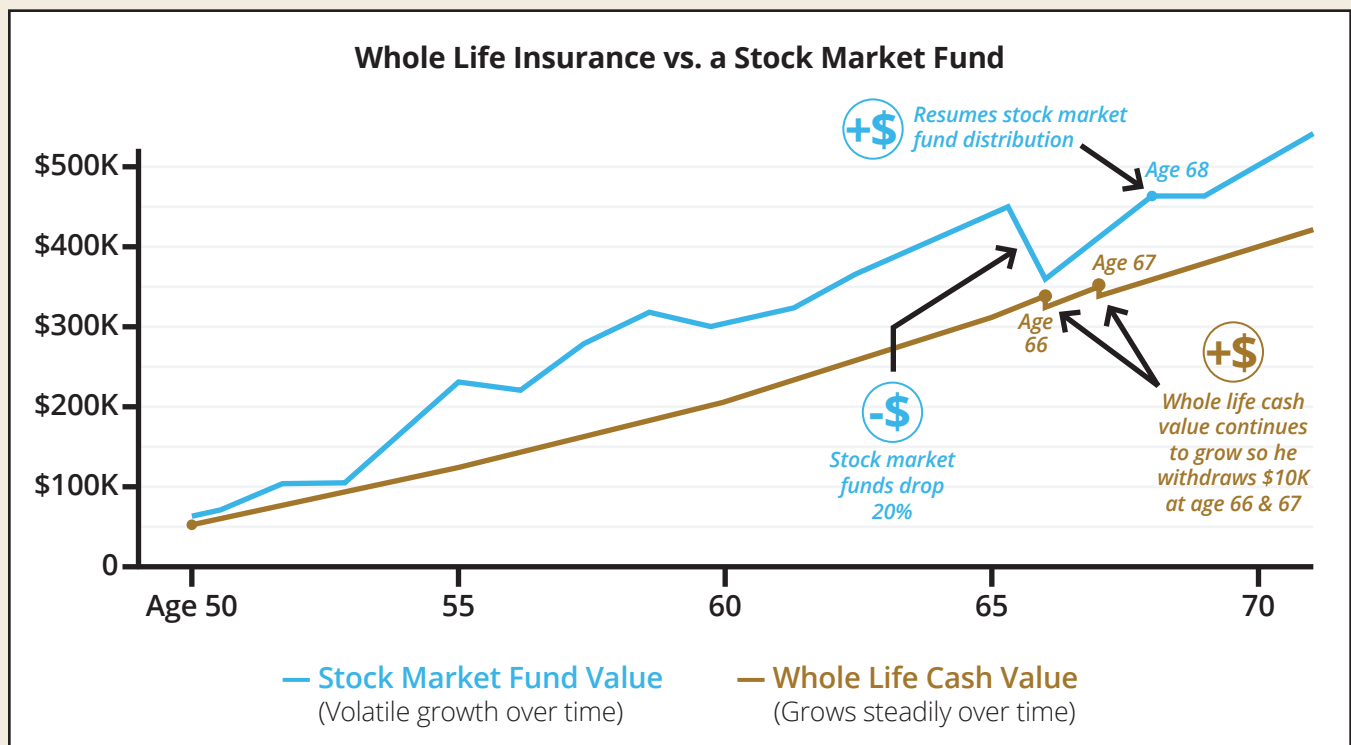
Did you know? Horizon Value builds up cash value over time as the policyholder makes premium payments. The cash value can be accessed at any time but can be especially useful in the event of a market downturn before or during retirement. Additionally, unlike term life insurance, whole life policies are permanent for life where the death benefit can provide a legacy to heirs. A properly designed whole life policy can provide the perfect safety net!

Let's look at a scenario...



A 65-year-old male has just started enjoying his retirement years funded through several retirement assets, including one consisting of a well-known stock market fund. One year into his retirement, the fund dropped 20%, substantially decreasing his retirement assets. Withdrawing money from this fund when its value has declined can impact the longevity of his retirement portfolio. Fortunately, he's able to use his safety net—a Horizon Value policy. He withdraws \$10,000 against the policy's cash value when he's 66 and 67. As he turns 68, the stock market fund recovers so he resumes taking distribution from that fund.

This is all possible because whole life policy cash value grows every year regardless of market conditions, unlike the stock market fund which is subject to market fluctuations. This scenario is based on guaranteed cash value and non-guaranteed dividends.



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.

Pan-American Life 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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