



A better option for your clients' wealth transfer

Single Premium Whole Life Insurance

Do you have clients who:

- are age 50 or older?
- are relatively healthy?
- have set aside assets to pass on to their family?
- want access to their cash values for an emergency?

Before you look at an annuity or CD, consider what Single Premium Whole Life has to offer.

	SPWL
Federal income tax-free death benefits	Yes
Cash values grow on a tax-deferred basis ¹	Yes
Ability to earn dividends ²	Yes
Accelerated Death Benefit Rider: Chronic Illness ³	Yes
Accelerated Death Benefit Rider: Terminal Illness ³	Yes

A great option for estate planning needs, this life policy offers a way to pass money on to the next generation. Single Premium Whole Life Insurance has the added benefits of guaranteed cash values and competitive financial growth.

Check out these advantages:

- Simplicity of a single, lump-sum premium
- Policy is paid up immediately
- Tax-deferred accumulation of cash values¹
- Income tax-free death benefit for beneficiaries
- Access cash values through policy loans and dividend withdrawals⁴
- Accelerated death benefits for chronic or terminal illness

Tax questions must be referred to a qualified tax advisor.

1. Under current tax law, SPWL is a "modified endowment contract" (MEC); this means increases in cash values are tax-deferred until they are withdrawn. However, borrowing funds or withdrawing dividends from the policy results in a "taxable distribution" - the earnings or gain become taxable first as income. If the insured is under age 59½, the IRS also imposes a 10 percent penalty on the taxable gain.
 2. Dividends are not guaranteed and are determined by Assurity's experience relative to assumed mortality, investment performance and expenses.
 3. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75. Accelerated benefits reduce the death benefit.
 4. Early-year cash values will be less than the premium paid. The policy loan interest rate will vary. Policy loans and withdrawals reduce the death benefit.

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