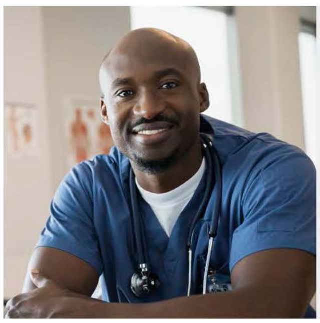
Plan to increase and protect your wealth

A premium financing strategy for upwardly mobile individuals

Life insurance can help young professionals protect their loved ones while they also accumulate more for their future, increase their retirement income potential and protect legacy assets from estate taxes. A premium finance strategy may be a good option for funding the policy.



Meet William

Age 43, Orthopedic surgeon

- Married, father of 3 children
- Net worth: $1.5 million
- Annual income: $815,000
- He still has student loan debt

Although he has a term policy, William could further benefit from cash value life insurance. As his net worth and income continue to increase, he will need more death benefit protection. He also realizes it's more cost-effective to purchase coverage when he's young and in good health.

His goals

- Asset growth opportunities to increase wealth
- A tax-efficient retirement income supplement
- Legacy creation and protection for his family

The solution

William's financial professional suggests that he obtain a loan through a commercial lender to finance his Lincoln indexed universal life insurance policy. He can pay less out of pocket for the amount of coverage he needs. The policy offers growth potential from a choice of options, including and account linked to the Fidelity AIM® Dividend Index that will provide William with a guaranteed return regardless of market performance, while managing market volatility. This will give him the opportunity to build a financial resource for his future.

The outcome

The initial death benefit of William's policy	**$7,000,000**
The premiums paid with borrowed money for 7 years	**$463,500/year**
At age 57, William withdraws policy cash value to repay the lender	**$3,244,500**
At age 65, William retires and starts taking income tax-free cash value from his policy	**$286,800/year**
The total supplemental retirement income William can take from his policy*	**$8,890,800**

*Distributions are through loans and withdrawals, which will reduce a policy's cash value and death benefit. Loans are not considered income and are not taxable, while withdrawals are tax-free up to the policy's cost basis, provided the policy is not a MEC.