



The right steps today can lead to a better tomorrow



Helping accountants enhance cash value accumulation for retirement

Many accountants face contribution limits and exclusions on tax-qualified retirement plans, diminishing their ability to retire on a significant percentage of their final income. We are happy to offer you the opportunity for a retirement income plan that reaches far beyond the limitations and exclusions of qualified savings tools, along with other taxable accounts.

Accountants are now able to access the CES Life Income PlanSM that offers an alternative to help mitigate the gap between traditional qualified plans and your projected need for retirement funds.

The Life Income PlanSM uses corporate-owned life insurance to create death benefit protection with a life insurance policy with the potential to accumulate cash value. This custom-designed income strategy can potentially help you enhance your accumulation and distribution of supplemental retirement funds in a tax-advantaged manner.

Features of the plan:

- 1 Accumulation-focused designs
- 2 Tax-deferred cash value accumulation
- 3 Tax-advantaged access and distribution¹
- 4 Investment options (subaccounts) as generally offered by variable universal life insurance policies²
- 5 Generally provides minimum statutory guideline life insurance benefit relative to premiums paid and policy account values
- 6 No direct surrender charges
- 7 Creditor protected in many states (rules may vary by state)



Wherever your business may take you, the **Life Income PlanSM** is always working for you. Contact your financial professional for custom-designed models and program details, including an easy enrollment process.

- 1 Assuming policy loans after withdrawals of the policyowner's basis under a policy that is not a modified endowment contract (MEC). Loans and withdrawals reduce the policy's cash value and death benefit, and withdrawals in excess of the policy's basis are taxable. Under current rules, loans are free of income tax as long as the policy remains in effect until the insured's death, at which time the loan will be satisfied from income tax-free death benefit proceeds. If the policy is surrendered, lapsed or treated as a MEC, any loan balance will generally be viewed as distributed and may be taxable to the extent of any gain in the policy.
- 2 Variable universal life insurance is a contractual agreement in which premiums are paid to an insurance company, and the company, in return for those premiums, provides a benefit to a named beneficiary upon proof of the insured's death and a policy cash value. Amounts in the policy's cash value are invested in a variety of variable investment options where they are subject to fluctuations in value and market risk, including loss of principal. Life insurance policies have exclusions, limitations and terms for keeping the policies in force. Fees and charges associated with variable universal life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, investment management fees and charges for optional benefits. Please see the policy's prospectus for more complete information, including additional tax information.

Variable life insurance is offered by prospectus. For a prospectus with more complete information, including investment objectives, risks, charges and expenses, please contact your financial professional. Read the prospectus carefully before investing or sending money.

Please be advised that this document is not intended as legal or tax advice. Any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer to avoid penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed. You should seek advice based on your particular circumstances from an independent tax advisor.

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