



Supplementing income with life insurance

Going the distance — getting you where you want to go

While death benefit protection is the main purpose of life insurance, a permanent life insurance policy also offers cash accumulation, giving you a source of funds you can access during your lifetime for a variety of uses, such as:

- **Supplementing retirement income**
- **Funding a business startup**
- **Providing additional cash flow for business owners**
- **Offering alternative and tax-efficient savings** to either fund or supplement significant future financial goals, such as paying a child's college costs, renovating your home, etc.

Not only can your policy's cash value be accessed to provide future financial solutions, but permanent life insurance offers tax advantages that can include:

- Tax-deferred growth
- Tax-free distributions¹
- Tax-free death benefit

How does it work?

A portion of your premium payments on a permanent life insurance policy can go towards building potential cash value that accumulates tax deferred.

Use funds for a variety of needs

Your policy's cash value can be used to:



Cover your premium payments



Meet a financial emergency



Supplement funding for other needs, such as retirement income

(Note: the policy's death benefit is reduced by the amount of the withdrawal).