



independent
planners
group

A Higher Legacy to Your Heirs

Tax Free!

**With Complete Liquidity!
& No Medical Exam!**

Helping Financial Advisors Help Their Clients

For Agent Use Only

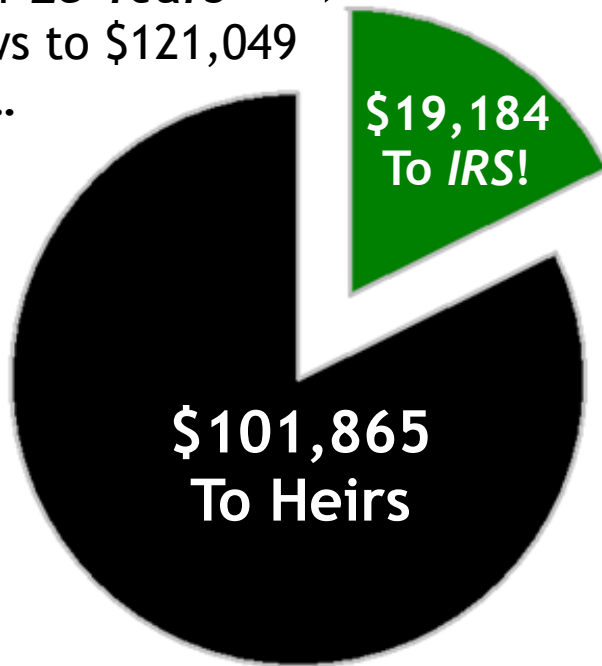
Hypothetical Example:

\$50,000 Single Premium

Fixed Annuity
Paying 3.60%

Single Premium
Guaranteed Death Benefit
Life Insurance Policy

After 25 Years
grows to \$121,049
But...



Assumes Male Age 60 Standard Rate Class and 27% Income Tax Bracket

Advantage - **Life Insurance!**

1. A Higher Return at Life Expectancy & Beyond
2. No Income Tax or Probate Cost at Death
3. Life Insurance Benefit **Guaranteed** all years, future annuity rates unknown

9.00% Commission
on web based application
(Or 8.00% on paper app.)

800-352-3358

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Annuities • Long-Term Care • Life Insurance • Disability Income • Structured Settlements

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