

SURVIVORSHIP LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Accordia	Survivorship Builder (Indexed)	20 - 90	\$250,000	First to Die Rider Survivor Overloan Protection Rider Survivor Insured Rider Terminal Illness Accelerated Death Benefit Rider Estate Protection Rider (4 Year Term) Policy Split Option Survivor Death Benefit Return of Premium Rider Accelerated Access Rider (Chronic Illness)
Allianz	Life Pro+ Survivor	30 - 80	\$200,000	Waiver of Specified Premium Rider Waiver of New Charges Rider Enhanced Liquidity Rider First-to-Die Rider Estate Protection Rider Policy Split Option Rider Loan Protection Rider
America General	Secure Survivor GUL II	20 - 90	\$100,000	Enhanced Surrender Value Rider Four-Year Term Rider Option to Extend Coverage
	Elite Survivor Index II	20 - 90	\$250,000	Index Interest Rider with Cap Rate Index Interest Rider with Participation Rate Four-Year Term Rider Overloan Protection Rider Maturity Extension Option
Ameritas	Excel LifeValue SUL	18 - 85	\$100,000	Estate Protection Term Insurance (Individual Coverage) Policy Split Option Total Disability Benefit (Individual Coverage) Waiver of Premiums
AXA	New Product BrightLife Grow Survivorship	20 - 85	\$100,000	Estate Protector Rider Option to Split Upon Divorce Rider Option to Split Upon Federal Tax Law Change Rider Return of Premium at Death Benefit Rider Living Benefit Rider - Terminal Illness Cash Value Plus Rider Loan Extension Endorsement

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
AXA	New Product BrightLife Protect Survivorship Series 156	20 - 90	\$100,000	Return of Premium Death Benefit Rider Cash Value Plus Rider No Lapse Guarantee Rider Option to Split Policy Upon Divorce Rider Estate Protector Rider Living Benefits Rider (terminal illness) Option to Split Upon Federal Tax Law Change Rider Loan Extension Endorsement 2% Interest Guarantee Endorsement
	Athena SUL IV	20 - 90	\$200,000	Return of Premium Death Benefit Rider Cash Value Plus Rider Option to Split Upon Divorce Rider Estate Protector Rider Option to Split Upon Federal Tax Law Change Rider Living Benefits Rider No Lapse Guarantee Rider Extended No Lapse Guarantee Rider
John Hancock	SUL-G12 (SGUL)	20 - 90	\$250,000	Disability Payment of Specified Premium Estate Preservation Policy Split Option
	Protection SUL	20 - 90	\$250,000	Estate Preservation Disability Payment of Specified Premium Policy Split Option Return of Premium
	Protection SIUL	20 - 90	\$250,000	Return of Premium Estate Preservation Policy Split Option Accelerated Death Benefit Disability Payment of Specified Premium
	Survivorship Term	20 - 90	\$250,000	N/A
Life of the Southwest	LifeCycle Solutions SIUL	0 - 90	\$250,000	Accelerated Benefit Riders can be added after first death Survivor Protection Rider (First to Die) Additional Protection Benefit Rider Balance Sheet Benefit Rider Death Benefit Protection Rider Estate Preservation Rider Lifetime Income Benefit Rider Overloan Protection Rider Policy Split Option
Lincoln Financial	Lincoln LifeGuarantee SUL (SGUL)	20 - 85	\$100,000	Minimum Death Benefit Endorsement Estate Protection Policy Split Option Federal Split Option Federal Estate Tax Repeal Accelerated Death Benefit Disability Waiver

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Lincoln Financial	New Product WealthPreserve Survivorship Indexed UL	20 - 85	\$100,000	Accelerated Benefits Rider (with first death benefit) Accelerated Benefits Rider (with no first death benefit) Estate Protection Rider Extended No-Lapse Minimum Premium Rider Overloan Protection Endorsement
Met Life	Legacy Advantage SUL	18 - 90	\$250,000	Estate Preservation Term Rider Waiver of Specified Premium Policy Split Option
Minnesota Life	Eclipse Survivor Indexed Life	20 - 90	\$200,000	Estate Preservation Estate Preservation Choice Early Values Surrender Value Enhancement Overloan Protection Term Insurance Interest Accumulation Single Life Term First-to-Die Policy Split Premium Deposit Account Agreement
	Eclipse Survivor Pro Indexed Life	20 - 90	\$200,000	Estate Preservation Estate Preservation Choice Early Values Overloan Protection Term Insurance Interest Accumulation Single Life Term First-to-Die Policy Split Premium Deposit Account Agreement Performance Death Benefit Guarantee
Mutual of Omaha	GUL Survivor	18 - 85	\$250,000	Four Year Level Term Insurance Rider Split Option Provision Estate Tax Repeal Provision
Nationwide	YourLife No-Lapse Guarantee SUL II	35 - 85	\$250,000	Select Estate Protection Rider Estate Protection Rider Policy Split Option Rider Long Term Care Rider
Phoenix Life	Phoenix Joint Advantage UL	18 - 85	\$100,000	Increasing Term Disability Benefit Overloan Protection Rider Alternate Surrender Value Waiver of Surrender Charge
	Phoenix Estate Legacy	18 - 90	\$250,000	Age 100+ Rider Four Year Survivorship Term Rider Policy Split Option Rider Conditional Exchange Option Rider Cash Value Accumulation Test Amendment Alternate Surrender Value Rider Reduction in Face Amount Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Principal	Survivorship Universal Life Protector (SGUL)	20 - 85	\$250,000	4-Year Term Split Policy Option Provision Estate Tax Repeal Extended Coverage
Protective	Protective Survivor UL (SGUL)	20 - 85	\$250,000	Terminal Illness Accelerated Death Benefit Endorsement Estate Protection Endorsement Split Option Endorsement
	Protective Survivorship Term	10-Year: 50 - 75 20-Year: 40 - 65 30-Year: 25 - 50	\$250,000	Terminal Illness Accelerated Death Benefit Split Option Endorsement
Prudential	PruLife SUL Protector (SGUL)	18 - 85	\$250,000	Waiver of Surrender Charge Edorsement for Estate Tax Repeal Guaranteed Policy Split Rider Estate Protection Rider
Symetra	SUL-G	20 - 85	\$100,000	Lapse Protection Benefit Policy Split Option Rider Estate Preservation Rider Charitable Giving Benefit
Voya	ING Strategic Accum SUL	0 - 90	\$250,000	Accelerated Benefit Rider Adjustable Term Rider OverLoan Lapse Protection Rider Single Life Term Rider VUL Conversion Rider
Zurich	Survivor Index UL	20 - 85	\$500,000	Accelerated Benefit Rider for Terminal Illness Maturity Extension Rider Overloan Protection Rider Policy Split Option Rider Four-Year Level Term Insurance Rider Joint First to Die Insurance Rider Lapse Protection Period Extension Rider

3 Mark Financial has made every reasonable effort to assure the accuracy of this information. All agents are responsible for verifying this information.



TERM LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Accordia	ART	18 - 75	\$500,000	Waiver of Premium Waiver of Premium Plus Accidental Death Benefit Children's Insurance Additional Insured (Spouse) Rider Terminal Illness Accelerated Death Benefits Rider
	10-, 20- & 30-Year Term	10 Year: 18 - 75 20 Year: 18 - 65 30 Year: 18 - 55	\$50,000	Waiver of Premium Waiver of Premium Plus Accidental Death Benefit Children's Insurance Additional Insured (Spouse) Rider Terminal Illness Accelerated Death Benefits Rider
American General	AG Select-a-Term	10 Year: 20 - 70 15 Year: 20 - 70 16 Year: 20 - 70 17 Year: 20 - 70 18 Year: 20 - 70 19 Year: 20 - 70 20 Year: 20 - 70 21 Year: 20 - 68 22 Year: 20 - 67 23 Year: 20 - 66 24 Year: 20 - 64 25 Year: 20 - 63 26 Year: 20 - 62 27 Year: 20 - 60 28 Year: 20 - 59 29 Year: 20 - 58 30 Year: 20 - 55	\$100,000	Accidental Death Benefit Child Rider Disability Income Rider Terminal Illness Rider Select Income Rider Waiver of Premium
	AG ROP Select-a-Term	20 Year: 20 - 55 21 Year: 20 - 55 22 Year: 20 - 55 23 Year: 20 - 55 24 Year: 20 - 55 25 Year: 20 - 55 26 Year: 20 - 54 27 Year: 20 - 53 28 Year: 20 - 52 29 Year: 20 - 51 30 Year: 20 - 50 31 Year: 20 - 49 32 Year: 20 - 48 33 Year: 20 - 47 34 Year: 20 - 46 35 Year: 20 - 45	\$100,000	Accidental Death Child Rider Terminal Illness Endorsement Waiver of Premium

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American National	Signature Term (10/15/20/30 Years)	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$50,000	Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness Disability Waiver of Premium Rider
	ART	18 - 65	\$50,000	Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness Disability Waiver of Premium Rider
Ameritas	Keystone Term (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 30 Year: 18 - 50	\$100,000	Accidental Death Benefit Children's Insurance Waiver of Premiums for Total Disability
Assurity	LifeScape Term 350 Plus	10 Year non-tobacco: 18 - 74 10 Year tobacco: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 60 30 Year non-tobacco: 18 - 50 30 Year tobacco: 18 - 45	66 - 74 - \$100,001 + 18 - 65 - \$350,001	Critical Illness Benefit Accelerated Death Benefit Disability Waiver of Premium Rider Other Insured Term Children's Term Insurance Rider Monthly Disability Income Return of Premium Accident Only Disability Income
AXA	BrightLife Term Series (10/15/20 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 ART: 18 - 70	\$500,000	Living Benefit Rider Children's Term Insurance Rider Disability Premium Waiver Rider
	BrightLife Term One	1 Year: 20 - 99	\$25,000	N/A
Fidelity Life	Rapid Decision Term (5/10/15/20/30 Years)	16 - 45: \$50,000 - 300,000 45 - 55: \$50,000 - 200,000 56 - 65: \$25,000 - 100,000 66 - 75: \$10,000 - 25,000	\$25,000	Waiver of Premium Rider Dependent Child Rider Accelerated Death Benefit Return of Premium Rider (15, 20, 30 year only)
John Hancock	John Hancock Term (10/15/20 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65	\$250,000	Total Disability Waiver Accelerated Benefit Conversion Extension
	Survivorship Term	20 - 90	\$250,000	N/A
Lafayette Life	Centennial Term Series (10/20/30 Years)	10 Year: 18 - 75 20 Year: 18 - 65 30 Year: 18 - 55	\$100,000	Waiver of Premium Children's Insurance Rider Accelerated Benefit Rider
Legal & General America (Banner)	OPTerm (10/15/20/25/30 Years)	10 Year: 20 - 80 15 Year: 20 - 75 20 Year: 20 - 70 25 Year: 20 - 60 30 Year: 20 - 55	\$100,000	Accelerated Death Benefit Waiver of Premium Term Rider Children's Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Life of the Southwest	LSW Level Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 75 30 Year: 18 - 55	\$50,000	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Rider Children's Term Rider Disability Income Rider Unemployment Rider Waiver of Premium Rider
Lincoln Financial	Lincoln LifeElements Level Term (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 30 Year non tobacco: 18 - 55 30 Year tobacco: 18 - 50	\$250,000	Accelerated Benefit Rider Children's Level Term Insurance Rider Waiver of Premium Rider
Met Life	Guaranteed Level Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$100,000	Acceleration of Death Benefit Disability Waiver of Premium Convertible Disability Waiver of Premium
	One Year Term	18 - 94	\$100,000	N/A
Minnesota Life	Advantage Elite Term (5/10/15/20/30 Years)	5 Year: 16 - 80 10 Year: 16 - 80 15 Year: 16 - 70 20 Year: 16 - 65 30 Year: 16 - 50	\$50,000 - 10- and 20-year \$100,000 - 5-, 15- and 30- year	Accelerated Death Benefit Agreement Benefit Distribution Agreement Children's Term Agreement Extended Conversion Agreement Waiver of Premium Agreement
Mutual of Omaha	Term Life Answers (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 74 20 Year: 18 - 68 30 Year: 18 - 55	\$100,000	Accelerated Benefit Rider for Terminal Illness Rider Accidental Death Benefit Rider Dependent Children's Rider Other Insured Rider Waiver of Premium Rider for Unemployment Rider Disability Waiver of Premium Rider
	Term Life Express (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$25,000 - \$400,000	Accelerated Death Benefit for Terminal Illness Rider Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Income Disability Waiver of Premium
	Term Life Express ROP (20/30 Years)	20 Year: 18 - 50 30 Year: 18 - 50	\$25,000 - \$400,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Waiver of Premium

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Nationwide	YourLife Guaranteed Level Term	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 65 30 Year: 18 - 50 (Males) 30 Year: 19 - 55 (Females)	\$100,000	Children's Term Insurance Spouse Rider Waiver of Premium Disability Accelerated Death Benefit
New Carrier North American	ADDvantage Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 55	\$100,000	Children's Term Insurance Rider Waiver of Term Premium for Disability Rider Accelerated Death Benefit - Terminal Illness
Principal	Term Life (10/15/20/30 Years)	10 Year: 20 - 75 15 Year: 20 - 70 20 Year: 20 - 65 30 Year: 20 - 55	\$200,000	Accelerated Benefits Rider Aviation Exclusion Children Term Insurance Rider Hazardous Sports Exclusion Waiver of Premium Rider
Protective	Protective Custom Choice UL (10/15/20/25/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 25 Year: 18 - 55 30 Year: 18 - 55	\$100,000	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider Income Provider Option Terminal Illness/Accelerated Death Benefit
	Survivorship Term (10/20/30 Years)	(Based on Joint Equal Age) 10 Year: 50 - 75 20 Year: 40 - 65 30 Year: 25 - 50	\$250,000	Terminal Illness Accelerated Death Benefit Split Option Endorsement
Prudential	PruTerm WorkLife 65 (To Age 65)	25 - 55	\$100,000	Waiver of Premium for Disability Waiver of Premium for Unemployment Living Needs Benefit Children's Protection Rider Accidental Death Benefit
	Term Essential (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 55	\$100,000	Waiver of Premium Living Needs Benefit Children's Protection Rider Accidental Death Benefit
	Term Elite (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$100,000	Waiver of Premium Living Needs Benefit Children's Protection Rider Accidental Death Benefit
	PruLife Return of Premium Term (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	N/A

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
SBLI	Yearly Renewable Term	20 - 65	\$25,000	Waiver of Premium Rider Children's Rider Accelerated Death Benefit
	Level Term (10/15/20/25/30 Years)	10 Year: 20 - 74 15 Year: 20 - 65 20 Year: 20 - 60 25 Year: 20 - 55 30 Year: 20 - 50	\$100,000	Waiver of Premium Rider Children's Rider Accelerated Death Benefit
Symetra	Level Term Life (10/15/20/30 Years)	10 Year: 15 - 75 15 Year: 15 - 70 20 Year: 15 - 65 30 Year: 15 - 50	\$100,000	Accelerated Benefit Rider for Terminal Illness Safety Benefit Transportation Benefit Insured Children's Benefit Waiver of Premium Benefit for Total Disability Accidental Death Benefit Guaranteed Insurability Option Additional Term Rider
Transamerica	Trendsetter Super YRT	18 - 80	\$100,000	Accelerated Death Benefit Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider
	Trendsetter Super Series Term (10/15/20/25/30 Years)	10 Year: 20 - 80 15 Year: 20 - 78 20 Year: 20 - 70 25 Year: 20 - 65 30 Year: 20 - 58	\$25,000	Income Protection Option Accelerated Death Benefit Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider
	Trendsetter LB (Living Benefits)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 58	\$25,000	Chronic Illness Accelerated Death Benefits Critical Illness Accelerated Death Benefits Terminal Illness Accelerated Death Benefits Waiver of Premium Children's Insurance Accidental Indemnity Monthly Disability Income
Voya	ING TermSmart (10/15/20 Year)	10 year: 18-80 15 year: 18-75 20 year: 18-70	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Rider Waiver of Premium Rider
	ING ROP Endowment Term (20/30 Year)	20 year: 0 -60 25 year: 0-55 30 year: 0-50	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Rider Waiver of Premium Rider
Zurich	Zurich Term (10/15/20 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65	\$2,000,000 - \$20,000,000	N/A

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UNIVERSAL LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Accordia	Assure	0 - 85	\$25,000 (0-17) \$50,000 (18-85)	Wellness for Life Rider Waiver of Monthly Deduction Rider Waiver of Specified Premium Rider Primary Insured Rider Accidental Death Benefit Rider Guaranteed Purchase Option Rider Additional Insured Rider Children's Insurance Rider Terminal Illness Accelerated Death Benefit Rider Overloan Protection Rider Accelerated Access Rider (Chronic Illness)
American General	New Product AG Secure Lifetime GUL 3	18 - 80	\$100,000	Accelerated Access Solution (Chronic Illness Rider) Lifestyle Income Solution Enhanced Surrender Value Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Term Rider Terminal Illness Rider Waiver of Monthly Deduction Rider
	Elite UL	0 - 90	\$100,000	Terminal Illness Rider Waiver of Monthly Guaranteed Premium Waiver of Monthly Deductions Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Maturity Extension Overloan Protection
American National	New Product Signature Guaranteed UL	18 -80	\$25,000	Guaranteed Cash-Out Rider Accelerated Benefit Riders - Terminal Illness - Critical Illness - Chronic Illness Disability Waiver of Stipulated Premium Rider Children's Level Term Rider
	Executive UL	0 - 85	\$25,000	Overloan Protection Benefit Disability Waiver of Stipulated Premium Rider Coverage Continuation Rider Other Insured Rider Signature Term Insurance Rider Spousal Level Term Rider Disability Waiver of Minimum Premium Children's Term Rider Accelerated Death Benefit Guaranteed Increase Option Rider Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Ameritas	Excel LifeValue UL	0 - 85	\$50,000	Accelerated Benefit Accidental Death Benefit Accounting Benefit Rider Children's Insurance Guaranteed Insurability Rider Insurance Exchange Scheduled Increase Supplemental Coverage Rider Term Insurance for Other Insured Total Disability Benefit Waiver of Premium
	Excel Essential UL	0 - 85	\$50,000	Accelerated Benefit Accidental Death Benefit Care4Life Acceleration Children's Insurance Insurance Exchange Scheduled Increase Term Insurance for Other Persons Terminal Illness Acceleration Total Disability Benefit Waiver of Monthly Deductions
Assurity	Premier Universal Life	0 - 85	\$25,000 (Ages 55+)	Accelerated Death Benefit Disability Waiver of Premium Benefit Term Rider Additional Insured Rider Children's Term Insurance Rider Accidental Death Benefit Rider Face Amount Increase Rider Accident Only Disability Income Rider Critical Illness Rider Monthly Disability Income Rider
AXA	BrightLife Grow	0 - 85	\$50,000	Cash Value Plus Rider Charitable Legacy Rider Children's Term Rider Disability Deduction Rider Living Benefits Rider Loan Extension Endorsement Long-Term Care Services Rider No-Lapse Guarantee Rider Option to Purchase Additional Insurance Return of Premium Death Benefit Rider
	BrightLife Protect	0 - 85	\$50,000	Cash Value Plus Rider Charitable Legacy Rider Children's Term Rider Disability Deduction Rider Living Benefits Rider (Terminal Illness) Loan Extension Endorsement Long-Term Care Services Rider No-Lapse Guarantee Rider Option to Purchase Additional Insurance Return of Premium Death Benefit Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
John Hancock	UL - G (GUL)	0 - 90	\$100,000	Long-Term Care Disability Payment of Specified Premium Accelerated Death Benefit
	Protection UL	0 - 90	\$50,000	Disability Payment of Specified Premium Accelerated Death Benefit Return of Premium Long-Term Care
	Premier Life	0 - 90	\$50,000	Disability Payment of Specified Premium Cash Value Enhancement Return of Premium Overloan Protection Long-Term Care Accelerated Death Benefit
	Accumulation UL	0 - 90	\$50,000	Waiver of Monthly Deductions Accelerated Death Benefit Return of Premium Overloan Protection Long-Term Care
Legal & General America (Banner)	Life Step UL	20 - 85	\$50,000	Accelerated Death Benefit Partial Surrender Benefit
Life of the Southwest	LSW Foundation	0 - 85	\$25,000	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Children's Term Disability Income Rider Guaranteed Insurability Other Insured Unemployment Waiver of Target Premium
	LSW IncomeBuilder	0 - 85	\$100,000	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Children's Term Disability Income Rider Guaranteed Insurability Other Insured Unemployment Waiver of Target Premium
Lincoln Financial	Lincoln LifeGuarantee UL (GUL)	20 - 85	\$100,000	Minimum Death Benefit Endorsement Accidental Death Children's Term Guaranteed Insurability Spousal Term Rider Disability Waiver Accelerated Benefits Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Lincoln Financial	Lincoln LifeCurrent UL	15 - 85	\$100,000	Accidental Death Benefit Rider Children's Term Rider Guaranteed Insurability Rider Spouse Term Rider Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accelerated Benefits Rider
	Lincoln LifeReserve UL	0 - 85	\$25,000	Overloan Protection Endorsement Assured Distribution Endorsement Supplemental Coverage Rider Accidental Death Benefit Rider Exec Rider Children's Term Rider Guaranteed Insurability Rider Spouse Term Rider Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accelerated Benefits Rider Change of Insured
Met Life	Premier Accumulator Universal Life	0 - 85	\$50,000 - Std. NS/S, Sub Std., Juv \$100,000 - Prf. NS/S \$250,000 - Elite NS	Acceleration of Death Benefit Rider Overloan Protection Rider Waiver of Specified Premium Rider
	Secure Flex Universal Life	0 - 70	\$50,000 - Std. NS/S, Sub Std., Juv \$100,000 - Prf. NS/S \$250,000 - Elite NS	Acceleration of Death Benefit Rider Coverage Continuation Benefit Guaranteed Survivor Income Benefit Overloan Protection Rider Waiver of Specified Premium Rider
	Provider Universal Life (GUL to 95)	18 - 85	\$50,000 - Std. NS/S, Sub Std., Juv \$100,000 - Prf. NS/S \$250,000 - Elite NS	Coverage Continuation Benefit Waiver of Specified Premium Acceleration of Death Benefit Rider Guaranteed Survivor Income Benefit
Minnesota Life	Accumulator UL	0 - 90	\$100,000	Accelerated Benefit Accidental Death Benefit Early Values Children's Term Guaranteed Insurability Option Long Term Care Overloan Protection Surrender Value Enhancement Term Insurance Waiver of Charges Waiver of Premium Premium Deposit Account Agreement Inflation Agreement
Mutual of Omaha	Guaranteed UL (GUL)	18 - 80	\$50,000	Accelerated Death Benefit for Terminal Illness/Chronic Illness Rider Waiver of Surrender Charges for Partial Withdrawals Rider Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Rider Dependent Children's Rider Guaranteed Refund Option

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Mutual of Omaha	GUL Plus	18 - 80	\$50,000	Accelerated Death Benefit for Terminal Illness/Chronic Illness Rider Waiver of Surrender Charges for Partial Withdrawals Rider Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Rider Dependent Children's Rider Guaranteed Refund Option
	GUL Express	18 - 65	18 - 65 (\$25,000 - \$99,999) 18 - 50 (\$100,000 - \$300,000) 51 - 65 (\$100,000 - \$250,000)	Accelerated Death Benefit for Terminal and Chronic Illness Rider Waiver of Surrender Charges for Partial Withdrawals Rider Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider
	AccumUL Plus	0-85	\$25,000	Disability Rider Accidental Death Benefit Rider Dependent Children's Rider Accelerated Death Benefit Rider Lapse Guard Rider Guaranteed Insurability Rider Additional Insured Term Rider
	AccumUL Answers	0-85	\$25,000	Accelerated Death Benefit for Terminal and Chronic Illness Rider Lapse Guard Rider Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Waiver of Policy Charges Rider Association Group Disability Rider Disability Continuation of Planned Premium Rider Dependent Children's Rider Additional Insured Term Rider
Nationwide	YourLife No-Lapse Guarantee UL (GUL)	18 - 85	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Insurance Rider Long-Term Care Rider Spouse Rider Waiver of Monthly Deduction Rider
	YourLife Current Assumption UL	0 - 85	\$25,000 - Ages 65 and under max death benefit of \$1,000,000 - Age 66 and older max death benefit of \$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Insurance Rider Long-Term Care Rider Overloan Lapse Protection Rider Premium Waiver Rider Spouse Rider Surrender Value Enhancement Rider Waiver of Monthly Deductions Rider
	YourLife CareMatters	40 - 75	\$60,000 for 2-, 4- and 6-year benefit periods; \$90,000 for 3-, 5- and 7-year benefit periods	LTC Acceleration Rider LTC Extension of Benefits Rider Inflation Protection Rider Accelerated Death Benefit Rider (Terminal Illness) Family Caregiver Waiver of LTC Charges

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
New Carrier North American	Custom Guarantee	15 days - 85	\$ 50,000 (Ages 15 days - 59) \$25,000 (Ages 60 - 85)	Accelerated Death Benefits-Critical, Chronic and Terminal Illnesses Accidental Death Benefit Rider Children's Term Insurnace Rider Chronic Illness Accelerated Benefits Rider Guaranteed Insurability Rider Waiver of Monthly Deductions Rider Accelrated Death Benefit - Chronic Illness
Principal	New Product Universal Life Provider Edge	0 - 85	\$25,000 (Ages 0 - 19) \$50,000 (Ages 20 - 85)	Children Term Chronic Illness Death Benefit Advance Cost of Living Increase Extended No-Lapse Guarantee Salary Increase Terminal Illness Death Benefit Advance Waiver of Monthly Policy Charges
	Universal Life Protector IV (GUL)	0 - 85	\$25,000 (Ages 0 - 19) \$50,000 (Ages 20 - 85)	Children Term Cost of Living Increase Waiver of Monthly Policy Charge Extended Coverage Accelerated Benefits
	Universal Life Flex II	0 - 85	\$50,000	Children Term Insurance Change of Insured Chronic Illness Death Benefit Advance Cost of Living Increase Extended No-Lapse Guarantee Life Paid-Up Salary Increase Terminal Illness Death Benefit Advance Waiver of Monthly Policy Charge
	Universal Life Flex Accumulator	0 - 85	\$25,000 (Ages 0 - 19) \$50,000 (Ages 20 - 85)	Children Term Cost of Living Waiver of Monthly Deduction Extended Coverage Accelerated Benefits Surrender Charge Rider Surrender Value Enhancement Rider Life Paid Up Rider Chronic Illness Death Benefit Advance Rider
Protective	Protective Custom Choice UL (GUL)	18 - 85	\$100,000	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider ExtendCare Rider Income Provider Option Terminal Illness/Accelerated Death Benefit
	Protective Advantage Choice UL	18 - 85	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider ExtendCare Rider Income Provider Option Terminal Illness/Accelerated Death Benefit

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Protective	Protective ProClassic UL	0 - 85	\$25,000 (NT, TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Covered Insured Rider Death Benefit Plus Rider Disability Benefit Rider Enhanced Cash Surrender Value Rider Guaranteed Insurability Rider Protected Insurability Rider Chronic Illness Accelerated Death Benefit Rider Return of Substandard Charges Option (ROSCO) Rider
Prudential	PruLife Founders Plus UL (GUL)	0 - 85	\$100,000 (Ages 0 - 80) \$250,000 (Ages 81 - 85)	Accidental Death Benefit Children Level Term Rider Enhanced Cash Value Rider Overloan Protection Rider BenefitAccess Rider Enhanced Disability Benefit Living Needs Benefit
	PruLife Universal Protector (GUL)	0 - 85	\$50,000 (Ages 0 - 75) \$100,000 (Ages 76 - 80) \$250,000 (Ages 81 - 90)	Enhanced Disability Benefit Living Needs Benefit Children Level Term Rider Accidental Death Benefit BenefitAccess Rider
	PruLife Universal Plus	0 - 90	\$25,000 (Ages 0 - 75) \$100,000 (Ages 76 - 80) \$250,000 (Ages 81 - 90)	Enhanced Disability Benefit Living Needs Benefit Children Level Term Rider Accidental Death Benefit Enhanced Cash Value Rider Overloan Protection Rider MyNeeds Benefit
Symetra	New Product UL - G (GUL)	16 - 85	\$50,000 \$100,000 Preferred	Chronic Illness Rider Terminal Illness Rider Chronic Illness Plus Rider Accidental Death Benefit Additional Term Rider Charitable Giving Benefit
	CAUL	15 days - 85	\$50,000 Juvenile, Standard Nicotine and Non-Nicotine \$100,000	Chronic Illness Rider Terminal Illness Rider Chronic Illness Plus Rider Accidental Death Benefit Additional Term Rider Charitable Giving Benefit
Voya	ING UL-CV	0 - 90	\$50,000	Additional Insured Rider Accelerated Benefit Rider Adjustable Term Rider Waiver of Cost of Insurance Rider Waiver of Surrender Charge Rider (Premium Finance cases only) Waiver of Specified Premium Rider OverLoan Lapse Protection Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Zurich	<div style="border: 1px solid red; display: inline-block; padding: 2px;">New Product</div> Protection UL	18 - 85	\$250,000	Lapse Protection Rider Accelerated Death Benefit Rider for Chronic Illness Accelerated Death Benefit Rider for Terminal Illness Maturity Extension Rider Overloan Protection Rider
	Guaranteed Death Benefit UL	0 - 85	\$250,000	Lapse Protection Rider Accelerated Death Benefit Rider Maturity Extension Rider

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WHOLE LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American National	Affinity 7	0 - 85	\$10,000 \$100,000 Pref. Nicotine NS	Accelerated Death Benefit Disability Premium Waiver Paid Up Additions Rider Additional Insurance Option Spouse Term Rider Children's Term Rider Signature Term Rider (10/15/20/30 Years) Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness
Ameritas	Keystone Whole Life	0 - 85	\$25,000 NT, T \$100,000 P+, P, SNT, PT	Accelerated Benefit rider for Terminal Illness Accidental Death Benefit Care4Life Acceleration Children's Insurance Guaranteed Insurability Rider Level Term Rider One Year Term Rider Paid-up Rider Total Disability Benefit Waiver of Premium
	Keystone Foundation Whole Life	0 - 85	\$25,000 NT, T \$100,000 P+, P, SNT, PT	Accelerated Benefit rider for Terminal Illness Accidental Death Benefit Care4Life Acceleration Children's Insurance Rider Guaranteed Insurability Rider One Year Term Rider One Year Term and Paid up Insurance Rider Paid-up Premium Total Disability Benefit Waiver of Premium Paid-up Continuous Premium

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Assurity	LifeScape Whole Life	0 - 85	\$10,000 \$15,000 minimum (0 - 14)	Accident Only Disability Income Rider Disability Waiver of Premium Accidental Death Benefit Rider Children's Term Insurance Rider Critical Illness Benefit Rider Level Term Insurance Benefit Rider Monthly Disability Income Rider Protected Insurability Benefit Rider Payor Benefit Rider Value Enhancement Rider Rider
	Single-Premium Whole Life	0 - 80	\$5,000 minimum (Ages 55 - 80) \$10,000 minimum (Ages 0 - 54)	Accelerated Death Benefit Single Premium Insurance Rider
	New Product Joint First-to-Die Whole Life	0 - 85	\$10,000-\$149,999 (Band I) \$150,000+ (Band II)	Joint Level Term Rider Joint Protected Insurability Rider Joint Paid-Up Additions Rider - single and periodic Children's Term Rider Joint Disability Waiver of Premium Rider
AXA	Interest Sensitive Whole Life	0 - 85	\$50,000	Disability Premium Waiver Rider Children's Term Insurance Rider Living Benefits Rider Automatic Premium Loan
Lafayette Life	Heritage 15 (Payable to age 100 or 20 years whichever is longer)	0 - 85	\$5,000 Non-Qualified \$1,000 Qualified (\$25,000 WA - NQ) (\$3,000 WA - Qualified)	Waiver of Premium Single Premium Paid Up Additions Rider Level Premium Paid Up Additions Rider Long Term Care Rider (where state approved) Extended Care Benefit Accelerated Benefit Plus Rider (selected states) Extended Care Benefit Rider (TX only) Accelerated Benefit Plus Rider (selected states) Accelerated Benefit Rider Survivor Purchase Option Guaranteed Purchase Option Payor Benefit Term Rider Spouse Insurance Rider Children's Insurance Rider Accidental Death
	Contender 15 Payable to age 95 or 20 years whichever is longer)	0 - 85	\$5,000 Non-Qualified \$1,000 Qualified (\$25,000 WA - NQ) (\$3,000 WA - Qualified)	
	Patriot 15 (Payable to age 75 or 30 years whichever is longer)	0 - 85	\$25,000	
	Sentinel 15 (Payable to age 65 or 20 years whichever is longer)	0 - 85	\$25,000	

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Lafayette Life	10 Pay Life	0 - 85	\$25,000	Accelerated Benefit Rider Waiver of Premium Rider Single Premium Paid Up Additions Rider
	Liberty 15 (Single Premium)	0 - 85	\$25,000	Accelerated Benefit Rider Single Premium Paid Up Additions Rider Long-Term Care Rider (where state approved)
Life of the Southwest	LSW Protector Life	0 - 85	\$25,000	Accelerated Benefits Rider Accidental Death Benefit Rider Additional Paid-Up Life Insurance Rider Automatic Conversion Rider Children's Term Rider Guaranteed Insurability Rider Other Insured Rider Term Purchase Provision Rider Unemployment Rider Qualified Plan Exchange Privilege Rider Waiver of Premiums Rider
	NL LifeBuilder	0 - 85	\$25,000	Waiver of Specified Premium Rider for Total Disability Accelerated Benefit Riders - Terminal Illness - Chronic Illness - Critical Illness Accidental Death Benefit Rider Additional Insurance Option Rider Additional Paid-Up Life Insurance Rider Beneficiary Insurance Option Rider Flex-Term Dividend Option Term Riders Exchange to New Insured Rider
Met Life	Promise Whole Life	0 - 85	\$10,000 \$5,000 (Ages 60 - 85)	Children's Term Insurance Rider Enricher Option Disability Waiver of Premium Benefit Applicant's Waiver of Premium Guaranteed Issue Rider Accidental Death Benefit Flex Term Rider Guaranteed Insurability Rider Enhanced Care Benefit Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Met Life	Promise Whole Life 120	0 - 85	\$100,000	Children's Term Insurance Rider Enricher Option Disability Waiver of Premium Benefit Applicant's Waiver of Premium Guaranteed Issue Rider Accidental Death Benefit Flex Term Rider Guaranteed Insurability Rider Enhanced Care Benefit Rider
	Promise Whole Life Select 10	0 - 75	\$100,000	Acceleration of Death Benefit Rider Disability Waiver of Premium The Enricher Enhanced Care Benefit Rider
	Promise Whole Life Select 20	0 - 70	\$100,000	Acceleration of Death Benefit Rider Disability Waiver of Premium The Enricher Enhanced Care Benefit Rider
	Promise Whole Life Select 65	0 - 55	\$100,000	Acceleration of Death Benefit Rider Disability Waiver of Premium The Enricher Enhanced Care Benefit Rider
Minnesota Life	Secure Accumulator Whole Life	0 - 90	\$10,000 (Ages 0 - 15) \$25,000 (Ages 16 - 55) \$100,000 (Ages 56 - 90)	Accelerated Death Benefit Agreement Children's Term Agreement Guaranteed Insurability Option Premium Deposit Account Agreement Single Premium Paid-Up Additional Insurance Agreement Waiver of Premium Agreement Flexible Term Agreement
	Secure Protector Whole Life	0 - 90	\$10,000 (Ages 0 - 15) \$25,000 (Ages 16 - 55) \$50,000 (Ages 56 - 69) \$100,000 (Ages 70 - 90)	Accelerated Death Benefit Agreement Children's Term Agreement Guaranteed Insurability Option Premium Deposit Account Agreement Single Premium Paid-Up Additional Insurance Agreement Waiver of Premium Agreement Additional Insurance Agreement Accidental Death Benefit Agreement
Mutual of Omaha	Living Promise Final Expense	45 - 85	\$2,000 - \$40,000	Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider Accidental Death Benefit Rider
	Children's Whole Life	14 days - 17	\$5,000 - \$30,000	Guaranteed Insurability Provision

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Nationwide	YourLife WL 100	0 - 80	\$5,000	20-Year Spouse Rider Accidental Death Benefit Rider Children's Term Insurance Rider Guaranteed Insurability Benefit Rider Waiver of Premium Rider Owner's Waiver of Premium Death Benefit Rider Owner's Waiver of Premium Deah or Disability Benefit Rider
	YourLife 20-Pay WL	0 - 80	\$10,000	20-Year Spouse Rider Accidental Death Benefit Rider Children's Term Insurance Rider Guaranteed Insurability Benefit Rider Waiver of Premium Rider Owner's Waiver of Premium Death Benefit Rider Owner's Waiver of Premium Deah or Disability Benefit Rider
SBLI	Continuous Pay Whole Life	0 - 80	\$25,000	Accelerated Death Benefit Children's Level Term Guaranteed Purchase Option Single-Premium Paid Up Additions Flex-Pay Paid Up Additions Waiver of Premium Accidental Death Benefit Guaranteed Level Premium Term
	Limited Pay Whole Life	0 - 80	\$25,000	Accelerated Death Benefit Children's Level Term Guaranteed Purchase Option Single-Premium Paid Up Additions Flex-Pay Paid Up Additions Waiver of Premium Accidental Death Benefit Guaranteed Level Premium Term
	Single Premium Whole Life	0 - 80	\$25,000	Accelerate Death Benefit
Transamerica	Guaranteed Whole Life	0 - 80	\$50,001 - \$3,000,000	Waiver of Premium Children's Insurance Rider
	Guaranteed Whole Life Final Expense	0 - 80	\$2,000 - \$50,000	N/A

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Giftgiving

MetLife

Are you looking for ways to transfer wealth to your beneficiaries? Would you like to begin the transfer now so that you may see your beneficiaries enjoy your gift? Did you know that making lifetime annual exclusion gifts may reduce any estate taxes due at your death, which could allow you to pass on more of your estate to your loved ones?

By initiating a lifetime annual exclusion gifting strategy for the ones you love, you may be able to see your beneficiaries enjoy your gifts during your lifetime. In addition, once these assets are removed from your estate, any subsequent growth will also be free of potential estate taxes upon your death.

Estate taxes can significantly reduce the amount of assets your loved ones are able to receive. Developing a lifetime gifting strategy can help you:

- Ensure that your assets are distributed the way you want, to whom you want, when you want and in the amount you want.
- Reduce the amount of estate taxes that will have to be paid.
- Experience your beneficiaries' enjoyment of gifts.
- Make sure that any income or appreciation the property provides after it is gifted are free from estate taxes.

Determining your objectives

It is important to be clear about how you want your assets to be used and by whom. Do you have any of the following goals?

- Witnessing the enjoyment of your assets
- Providing for your family
- Preserving asset values
- Influencing the use of assets gifted
- Reducing taxes and expenses

Life.
your waySM



Are you losing another year of **tax free gifting** to your family?

Gifting to family

Lifetime gifts to family members or other individuals can effectively reduce your taxable estate while providing real personal satisfaction. You are entitled to transfer up to \$14,000¹ per person without incurring any federal gift tax; and spouses may make joint gifts of up to \$28,000.¹ These annual exclusion gifts may be in addition to any direct tuition or medical payments made on behalf of another person, all of which gifts do not reduce one's lifetime gift tax exemption.

Gifting in this way reduces your estate by the amount of the value of the gift. Gifting also avoids estate tax on any subsequent appreciation and income earned on the asset, making it a leveraged strategy.

Continued...

¹ This amount may be indexed each year for inflation. You should consult with your attorney and/or tax advisor first.

Leverage your gifts with life insurance

You may be able to multiply your gifts by using your annual gift exclusion amount to purchase life insurance for the benefit of family members. Life insurance could be an effective option, since a relatively low premium may provide significant death benefit protection. The death benefit may help reduce or even eliminate estate shrinkage due to estate settlement costs. If properly owned, a life insurance death benefit is generally not subject to income taxes and estate taxes.

Depending on your age now, insurability and age when death occurs, the death benefit may also actually increase the amount transferred to the policy beneficiaries.

Make sure your life insurance policy is properly owned

Life insurance proceeds are generally exempt from income tax. However, they are subject to estate tax if you own the policy or have rights in the policy. To avoid the potential of the life insurance proceeds being included in your estate, consider the following:

1. Have your children purchase and own the policy. They could pay premiums with gifts you have made to them, which fall within the allowable annual exclusion gifting amount.
2. Have a trustee of an irrevocable trust purchase the policy. The trustee may pay premiums with amounts you have gifted to the trust, using your and your spouse's annual exclusion gifting amount limits.

Using an irrevocable life insurance trust, is among the most common strategies used today. As long as the trust is properly drafted and funded, the proceeds of the policy can be received by beneficiaries without any estate tax liability. This liquidity can help ensure that many of your assets are preserved for distribution. You should consult your legal professional regarding gifting strategies in general and more specifically, provisions you may want to add to your trust.

Please note: This document is designed to provide introductory information on the subject matter. MetLife does not provide tax and legal advice. You should consult your attorney and/or tax advisor before making financial investment or planning decisions.

This material and any estate, gift or generation skipping transfer (GST) tax (together referred to as "transfer tax") calculations reflect the law established under the American Taxpayer Relief Act of 2012 (the "Act"). Among other things, the Act establishes a transfer tax exemption amount of \$5,430,000 for 2015 (as adjusted for inflation) per person, establishes a maximum transfer tax rate of 40% and provides for continuing portability of the estate tax exemption between spouses. Customers should understand that tax law is always subject to interpretation and change. MetLife and its affiliates do not provide tax advice and therefore customers should speak with their qualified legal and tax counsel regarding their current estate plan and what planning options are available and appropriate.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

MetLife life insurance policies have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than its original value. Please contact your financial professional for complete details.

For a non-MEC policy, income taxes are due upon withdrawal, only to the extent that they exceed basis. For a MEC policy, income taxes are due upon withdrawal and if withdrawn before age 59½, a 10% penalty tax may apply. Loaned amounts are generally not subject to income taxation. Loans or withdrawals will decrease the cash value and death benefit.

Insurance Products:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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Metropolitan Life Insurance Company
200 Park Avenue
New York, New York 10166

Live Better, Leave More™

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Many retirees find themselves adequately living on income from savings, pensions and Social Security. Often, an underlying conflict exists between spending too much money in retirement and leaving a legacy to loved ones and charity. Do you recognize this dilemma in your own life? Do you subconsciously scrutinize every financial decision, making things overly complex and crippling the ability to fully enjoy your retirement?

As you enter a new stage in life, you're going to want to make necessary adjustments to ensure that your portfolio continues to meet your needs. Live Better, Leave More seeks to help you live retirement, your way, so you can enjoy life while being confident that you will not run out of money. You may also begin thinking about the legacy you will leave for loved ones.

Too often, retirees believe that it is necessary to sacrifice indulgences, such as travel and hobbies in an effort to provide a desired amount of wealth to their beneficiaries.

What is perhaps most unfortunate is that by making such personal sacrifices, these individuals may actually be creating larger tax burdens for their beneficiaries. Many assets that are attractive during the accumulation phase become tax liabilities if left alone to fund a legacy. Certain assets are subject to income and/or estate tax upon death. Therefore, the hard earned wealth that you accumulated during your life has the potential to diminish significantly before it is passed on.

Live Better, Leave More from MetLife is a strategy that may allow you to reposition certain assets into life insurance and potentially leave more to your beneficiaries. If properly structured, the life insurance death benefit passes income and estate tax free. Live Better, Leave More aims to meet your wealth transfer objectives without personal sacrifice by using the excess assets you own more efficiently. Unfortunately, there is no one solution for everyone. The key is to have a qualified team of financial, tax and legal professionals evaluate your current portfolio for opportunities to better meet your personal goals.

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Life.
your way™



The Live Better, Leave More Strategy

This strategy helps you to identify excess assets, ensure your legacy¹ and potentially pass on more assets to beneficiaries.

It works as follows:

1. With the help of a financial advisor, you identify excess assets in your portfolio that can be used for wealth transfer.
2. An Irrevocable Life Insurance Trust (ILIT) is established and funded with gifts from the identified assets. These gifts are often designed to qualify for the annual or lifetime exclusions.
3. The trustee of the ILIT purchases life insurance on the insured's life (and/or insured's spouse's life).

4. At the insured's death, the life insurance policy pays the death benefit to the ILIT. The beneficiaries of the ILIT receive the death benefit free from income and estate taxes according to the trust's terms.

Talk to your financial professional about the Live Better, Leave More strategy. He or she may be able to utilize a life insurance policy to provide a potentially higher inheritance to your loved ones. Because the policy's death benefit may often be purchased for fairly moderate premiums, repositioning assets in this way may free up income for additional personal spending without guilt.

The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance or other financial products and services. Clients should seek advice based on their particular circumstances from an independent tax advisor since any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation.

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Like most insurance policies, MetLife's policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial representative for costs and complete details.

Life insurance products are issued by MetLife Insurance Company USA, Charlotte, NC 28277, in all jurisdictions except New York, where life insurance products are issued by Metropolitan Life Insurance Company, New York, NY 10166. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company. All are MetLife companies.

Insurance Products:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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Metropolitan Life Insurance Company
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