



Not all Assets are Created Equal

Cash value life insurance provides stable wealth transfer opportunities.

Timely Problem

Like a lot of baby boomers, your prospect David Angel is concerned because market turbulence has caused recent losses in his IRA balance and real estate investments. He had planned to use those investments to help assure his children and grandchildren financial security after he is gone. What can David do to pass on an inheritance?

60 Second Solution

Life insurance! In wealth transfer, not all assets are created equal - cash value life insurance is an asset that can efficiently transfer wealth within a family.

Unlike other assets that may fluctuate in value, life insurance can be structured to pay a **known death benefit**, helping set David's mind at ease. His life insurance policy can also be structured so it **does not directly depend on financial market performance**. So David can know with relative certainty the value of what will be passed on at his death.



Make it Easier!

You can easily show a prospect like David the value of cash value life insurance with the ING Life Companies – **illustrate on ING Presents by choosing Life Insurance as an Asset Class in the Concept Type menu drop down box**. In addition to the basic illustration, you have the option to choose the internal rate of return summary and report as well as the crossover graph, which compares the value of the life insurance to an alternative taxable investment – **all customized for your prospect!**

For more information on Life Insurance as an Asset Class,
call your ING Life Companies' representative or ING Life Sales Support at
866-ING-SELL (866-464-7355).

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